South Americans Lead Wave of Foreign Banks Entering U.S.

Continued from page 1

these new banks, opened 16 full-scale banking offices. This was 22% of the 72 new offices opened by midyear 1983. The South American banks were second in this regard only to the European banks, who established 22 new offices.

The primary reason for the growth of the South American banking presence in the U.S. is to facilitate the substantial amount of trade, including the growing services trade, between the two regions.

Eight New Branches and Offices

Since midyear 1983 to date, foreign banks have established eight new branch and agency offices.

A number of them have also acquired U.S. banks. In August, BanCal Tri State Corp., San Francisco, holding company for the $3.9 billion-asset Bank of California NA, accepted a takeover offer from Mitsubishi Bank Ltd., Tokyo. The stockholders recently approved this takeover.

In September, Bank of Montreal moved to acquire the $7 billion-asset Harris Bankcorp Inc., Chicago, for $546 million.

In November, the Federal Reserve Board approved the application of Allied Irish Banks Ltd., Dublin, to become a U.S. bank holding company by acquiring 35% of the 5.2 million shares outstanding of First Maryland Bancorp., Baltimore.

In December, the Federal Reserve Board allowed Fuji Bank Ltd., Tokyo, to acquire Walter E. Heller & Co., a Chicago-based commercial finance company.

And earlier this month, Banco de Vizcaya, Bilbao, Spain, acquired 48% of the $275 million-asset New Mexico Banquest Investors Corp., a multibank holding company based in Santa Fe.

In addition to these banking offices, foreign banks have increased the number of representative offices by 5.2% during 1983 to 301 such offices. In 1982 there were 286 representative offices. The increase from 1981 to 1982 was 7.8%.

Four of the five largest foreign banks in the U.S. at midyear 1983 were British, including the largest: Hongkong & Shanghai Banking Corp., Hong Kong.

Hongkong & Shanghai had $5.9 billion in commercial and industrial loans outstanding at its 11 U.S. offices. Over 94% of these loans were booked by its commercial bank subsidiary, Marine Midland Bank NA, the nation's 13th largest commercial bank.

Following Hongkong & Shanghai for the second consecutive year was the Bank of Tokyo Ltd., with $5.8 billion in C&I loans. The bank opened two new offices in Coral Gables, Fla., last year — an Edge Act bank and an agency — to bring its total number of U.S. offices to 11.

Midland Bank PLC, London, again ranked third, with $54 million in C&I loans. Midland, which owns Crocker National Bank in San Francisco, also opened a New York branch last year.

Barclays Bank PLC, London, moved up to fourth place, with $2.9 billion in C&I loans on June 30, compared with $2.6 billion a year earlier when it ranked seventh. Barclays' finance company subsidiary, Barclays American Corp., Charlotte, N.C., accounted for approximately 38% of its C&I total. Last year, Barclays opened an additional branch office in New York, bringing its total number of U.S. banking offices to 17.

National Westminster Bank PLC, London, moved up three places to fifth, with $2.8 billion in C&I loans at midyear, compared with $2.5 billion a year earlier. Its principal subsidiary, National Westminster Bank USA, New York, accounted for 64% of the C&I total. The bank, through its commercial bank subsidiary, established an Edge Act bank in Miami last year.

Total commercial and industrial loans, or business loans, booked by the U.S. offices of foreign banks totaled $86.2 billion on June 30, 1983, up 2.6% from $84 billion a year earlier. Of this total, 24 Japanese banks accounted for $29.3 billion, or 34%, through their 75 U.S. offices. A year earlier, the Japanese share was 33.3%.

In addition, the U.S. assets of these banks rose 17.6% last year and their deposits rose a sizable 29.9%. The deposit gain is attributable, in part, to a Japanese government request that the banks increase their foreign currency deposits as a cushion against lending in the same foreign currency.

The British again followed the Japanese. Eleven British banks booked $15.4 billion through 50 banking offices to account for 17.9% of foreign bank lending in the U.S. If Hongkong & Shanghai were included in the total, the British share of the market rises to 24.7%. Thus, 26 Japanese and British banks have 54.7% of the foreign bank market.

New York Top Foreign Bank Center

New York City remains the largest center for foreign banks in the United States, with 371 banking offices. These offices include 41 agencies, 165 branches, 23 commercial bank subsidiaries, seven Edge banking offices, 127 representative offices, and 8 investment companies. In 1982 New York had 341 foreign banking offices.

The fastest growing centers for foreign banks were Washington D.C. and Miami. Washington now has 12 foreign banking offices, up from 9 offices in 1982. Miami's foreign banking office population rose to 52 offices last year from 43 in 1982.

At yearend 1983, the number of

➳ Foreign: Page 10

A Guide to the 11 Statistical Tables

By L. MICHAEL CACACE

NEW YORK — This year's study of foreign banking in the United States consists of ll tables, and a description of each table follows.

• The first table lists all foreign banks in the United States that had $1 billion or more in commercial and industrial loans outstanding at their U.S. banking offices on June 30, 1983. Banking offices include the following: commercial bank subsidiaries, branches, agencies, Edge Act banks, New York State investment companies, and finance company subsidiaries. At midyear 1983, 24 foreign banks had at least $1 billion in C&I loans in their U.S. offices.

• The second table breaks down the U.S. C&I loans, deposits, and assets of foreign banks by type of banking office for June 30, 1983, compared with June 30, 1982. The table also compares foreign banks in the United States to all banks in the country, and it shows the ratio of C&I loans, deposits, and assets of foreign banks to all banks in this country for the last three years.

• The third table lists the 10 largest foreign countries in C&I loans booked by their banks in the United States. Again, there is a June-to-June comparison for C&I loans, deposits, and assets. In addition, the number of banks and banking offices is shown for each of the top 10 countries. Finally, the table shows the aggregate figures for all 226 foreign banks in the United States at midyear 1983.

• The fourth table identifies the 10 largest foreign banking centers in the United States. Representative offices are included in the foreign office count in this table. In addition, the aggregate total of all foreign banking offices in the United States is shown.

• The fifth table identifies the U.S. commercial bank subsidiaries of foreign banks. The banks are listed in order of their total C&I loans outstanding on June 30, 1983. The source of the data for this table is the Federal Regulatory Report of Condition, or "call report." The June 30, 1983, call report data were provided by Carner and Associates, Springfield, Mo., from the Federal Reserve Board computer tape of these data.

• The sixth table lists all U.S. agency offices of foreign banks by state. Within a state, the offices are listed alphabetically by city, and within a city, the offices are listed in order of their June 30, 1983, C&I loans.

• The seventh table lists all U.S. branch offices of foreign banks, and this table is presented in the same manner as the listing of agency offices.

• The eighth table identifies the U.S. Edge Act banking offices of foreign banks. The Edge banks are listed in order of their C&I loans outstanding on June 30, 1983.

• The ninth table identifies the eight New York State investment company subsidiaries of foreign banks. These eight companies are listed alphabetically, with their C&I loans, deposits, and assets for June 30, 1983, and June 30, 1982.

• The 10th table lists the representative offices of foreign banks in this country, by state. Within a state, the cities are arranged alphabetically. Within a city, the banks are listed alphabetically.

• The 11th table is a 10-page listing of the U.S. offices of foreign banks grouped by country and parent bank. Countries are listed alphabetically. Within a country, the parent banks are listed alphabetically.

For banks with more than one U.S. office, the offices are listed by size of commercial and industrial loans outstanding on June 30, 1983. Also, for banks with more than one U.S. office, data for all their U.S. offices are totaled and shown below a solid black line. Data on C&I loans, deposits, and assets are shown for each office for June 30, 1983, and compared with June 30, 1982.

The worldwide assets of the parent are shown, as well as a ratio of the bank's U.S. assets to its worldwide assets. All offices, excluding representative offices, are shown. ■

Money Market Mutual Funds

February 21, 1984

The table below presents certain statistics as of the date indicated for money market mutual funds whose shares are held largely in trust accounts. The information includes the fund size in millions of dollars, average portfolio maturity, percent of portfolio due in seven days or less, and the rates of total return for the preceding seven and 30 days. The table is compiled by Joanne M. Bitterman.

	Size $ Mil.	Average Maturity (days)	% due 7 Days or less	% Rate of Return 7-day	% Rate of Return 30-day
Dreyfus Money Market Instruments:					
Money Market Series	1,063.1	40	32	9.0	9.0
Dreyfus Institutional Money Market Fund:					
Government Securities Series	659.3	50	72	9.0	8.9
Money Market Series	619.2	38	14	9.1	9.2
Federated Group:					
Federated Master Trust	3,217.6	39	24	9.2	9.2
Money Market Trust	2,201.5	45	22	9.2	9.2
Trust for Short-Term U.S. Govt. Sec.	6,065.5	47	27	8.9	8.9
Trust for U.S. Treasury Obligations	2,260.9	44	28	8.9	8.8
Fidelity Money Market Trust:					
U.S. Government Portfolio	678.4	22	69	9.1	9.0
Domestic Money Market Portfolio	1,690.0	22	26	9.2	9.2
Treasury Portfolio	249.9	1	100	9.2	9.1
Institutional Liquid Assets:					
Prime Obligations Portfolio	3,372.4	30	19	9.2	9.2
Government Portfolio	1,452.3	34	45	9.1	9.1
Treasury Portfolio	306.8	31	40	9.1	9.1
Mariner Institutional Funds Inc.:					
U.S. Treasury Fund	96.9	15	81	9.0	8.9
Government Fund	126.5	18	57	8.9	8.8
Cash Management Fund	134.8	24	27	9.1	9.1
Merrill Lynch Group:					
Merrill Lynch Institutional Fund	970.8	37	38	9.1	9.1
Merrill Lynch Government Fund	1,459.1	45	10	8.8	8.8
Scudder Cash Investment Trust	965.7	35	10	8.7	8.6
Shearson/American Express Group:					
TempFund	4,126.0	33	20	9.2	9.2
FedFund	1,230.8	33	51	9.1	9.0
T-Fund	923.8	35	54	9.1	9.0
TrustFunds Liquid Asset Trust:					
Treasury Portfolio	1,129.2	27	40	8.9	8.9
Agency Portfolio	242.3	30	27	9.0	9.0
Commercial Portfolio	138.0	17	36	9.2	9.2
Prime Obligations Portfolio	999.0	21	36	9.2	9.2

Four of Five Largest Foreign Banks in U.S. Are British

Continued from page 8

foreign banking offices in the U.S. totaled 866, up 10.7% from 782 offices in 1982. Foreign banks are now located in 40 U.S. cities, compared with 37 cities a year earlier.

Other Survey Findings

The American Banker's survey findings are again highlighted in 11 tables that provide details of foreign banking in the United States in 1983. These tables run consecutively in a special insert on pages 2A-23A. Some significant facts culled from the tables follow below.

• Twenty-four foreign banks had $1 billion or more in C&I loans booked through their U.S. banking offices on June 30, 1983. Nine of these banks were Japanese, six were British, and four were Canadian. One bank each from France, Israel, the Netherlands, and Switzerland, and one bank owned by a group of six European banks fell in the $1 billion-plus category.

• Among the 10 largest foreign banks, No. 9 Mitsubishi Bank Ltd., Tokyo, was the fastest growing. It posted an 84% increase in C&I loans to $2.4 billion on June 30, compared with $1.3 billion a year earlier when it ranked 21st. The bulk of Mitsubishi's gain was centered in its New York branch, where C&I loans rose 143% to $1.9 billion at midyear 1983 from $800 million a year earlier. As mentioned above, Mitsubishi is in the process of acquiring Ban-Cal Tri-State Corp.

• Of the $86.2 billion in C&I loans booked by the U.S. offices of foreign banks, $40.1 billion was booked through branches, $29 billion through commercial bank subsidiaries, $14.5 billion through agency offices, and $1.3 billion each through investment companies and finance companies.

• Marine Midland Bank NA, Buffalo, N.Y., is the largest commercial bank owned by a foreign bank. It has $5.6 billion in C&I loans. Marine's Edge bank subsidiary, Marine Midland International Bank, Miami, is also the largest Edge bank owned by a foreign bank, with $16.4 million in C&I loans.

• The largest agency is the Bank of Montreal, San Francisco, with $969 million in C&I loans. However, this year the American Banker classified some licensed New York agencies as branches because they are permitted to issue large-denomination deposits to both foreign and domestic residents. The largest of these is the Bank of Tokyo Ltd.'s New York agency, which had $1.8 billion in C&I loans.

• The largest branch is Dai-Ichi Kangyo Bank Ltd., New York, with $1.9 billion in C&I loans.

• French American Banking Corp., which is owned by Banque Nationale de Paris, is the largest New York State investment company, with $552 million in C&I loans.

• The foreign bank with the largest percentage of its worldwide assets in its U.S. banking offices is Hongkong & Shanghai Banking Corp. Approximately 39.2% of its $56.9 billion in assets come from its U.S.-based operations. ■

Norstar Latest To Spin Out Its Investment Unit

By ANISE WALLACE

NEW YORK — Norstar Bancorp has joined what seems to be an endless stream of bank holding companies that are spinning out their institutional investment management groups from of their trust departments.

This most recent one, Norstar Investment Advisory Services Inc. (Norvest), is headquartered in Rochester, N.Y., and is made up of three individuals who were formerly the investment managers of Security Trust Co.'s $1.4 billion trust division.

Security's parent, Security New York State Corp., is expected to complete its merger with Norstar in April.

The Albany, N.Y.-based Norstar formed Norvest because it wanted to offer nontraditional bank lending services. Last year, Norstar executives formed a mortgage services company, and the company recently acquired a municipal bond firm. This most recent move allows Norstar to focus on institutional clients such as endowment funds, profit-sharing plans, and union pension funds, according to a bank spokesman.

Herbert G. Chorbajian, vice president of Norstar, is chief executive officer of the investment subsidiary.

Definitions and Data Sources Used in Statistical Listings of Foreign Banking

NEW YORK — The American Banker's study of foreign banking in the United States shows the business loans (commercial and industrial loans), deposits, and assets of the U.S. banking offices of foreign banks as of June 30, 1983. The data are presented in 11 tables. Sources of the data are given here as well as in the footnotes of the tables. Definitions of the various terms used in the study are presented below.

Full-scale banking offices of foreign banks include commercial bank subsidiaries, branches, agencies, Edge Act banks, New York State investment companies, and finance company subsidiaries.

According to the International Banking Act of 1978, an agency is "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia at which credit balances are maintained, checks are paid, or money is lent, but at which deposits may not be accepted from a citizen or resident of the United States."

A branch is defined as "any office or any place of business of a foreign bank located in any state of the United States or District of Columbia that may accept domestic deposits that are incidental to, or for the purpose of, carrying out transactions in foreign countries."

In New York State, a large number of agencies of foreign banks have been granted powers by the state to issue large-denomination deposits to both domestic and foreign residents. The American Banker identified 16 such agencies and, adopting Federal Reserve Board policy, classified these agencies as branches in its listings.

The 16 New York agencies classified as branches are: (1) Banco de Bogota, Colombia; (2) Banco do Commercio e Industria de Sao Paulo, Brazil; (3) Banco Mercantil de Sao Paulo; (4) Banco Portugues do Atlantic, Oporto, Portugal; (5) Banco Rio de la Plata, Buenos Aires, Argentina; (6) Banco Union, Caracas, Venezuela; (7) Banco Urquijo, Madrid, Spain.

Also, (8) Bank of Seoul & Trust Co., Korea; (9) Bank of Tokyo Ltd., Japan; (10) Chuo Trust and Banking Co. Ltd., Tokyo; (11) Commercial Bank of Korea Ltd., Seoul; (12) Fuji Bank Ltd., Tokyo; (13) Industrial Bank of Japan Ltd., Tokyo; (14) Korea First Bank, Seoul; (15) Royal Bank of Canada, Montreal; and (16) Siam Commercial Bank Ltd., Bangkok, Thialand.

The source of the branch and agency data is the Federal Reserve Board's Report of Assets and Liabilities of U.S. Branches and Agencies of Foreign Banks (FFIEC 002), a quarterly report that these institutions are required to submit to the Fed.

According to the Fed's instructions to the FFIEC 002 report, each branch and agency is required to file a separate report, unless there is more than one such office in a city. If a foreign bank has more than one branch or agency office in a city, one consolidated report may be filed.

Edge Banks and Investment Firms

An Edge Act banking corporation is a nationally chartered organization set up to engage in international banking and investment, under the rules established in the 1919 Edge Act. The International Banking Act of 1978 permitted foreign banks to establish Edge banking offices.

An Edge bank can make loans, accept deposits, and provide a wide range of banking services, but all these must be directly related to foreign or international transactions.

The source of Edge bank data is the Federal Reserve Board's Report of Condition for Edge Act and Agreement Corporations. These are unconsolidated data for the Edge and for each domestic branch of the Edge. To obtain total C&I loans, deposits, and assets for each Edge, the head office and branch reports were combined.

An investment company, under New York State banking law, is similar to a state-chartered commercial bank subdidiary except for three major differences: (1) an investment company is not subject to the 10% lending limitation of a commercial bank, which cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restrictions on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits but can maintain credit balances incidental to the conduct of its lawful business.

The source of the 1983 investment company data was the Federal Reserve Board. The 1982 data were provided by the Federal Reserve Bank of New York.

The data for commercial banks were provided by Carner and Associates, Springfield, Mo., from the Federal Reserve Board computer tape of the Consolidated Report of Condition for a Bank and Its Domestic and Foreign Subsidiaries (FFIEC 014), or "call report" for June 30, 1983.

Commercial and industrial loans are defined as loans for commercial and industrial purposes to business enterprises (proprietorships, partnerships, and corporations), whether secured or unsecured, single payment or installment. These loans may take the form of direct or purchased loans, such as commercial paper or bankers acceptances.

For branches and agencies, data are for C&I loans booked "domestically." For the commercial bank subsidiaries, data are consolidated, including these banks' domestic and foreign branches and their Edge bank subsidiaries.

For all the U.S. banking offices of foreign banks — branches, agencies, Edge banks, commercial banks, and investment companies — the C&I data are as of June 30, 1983. The data for the two finance companies in the survey are as of Dec. 31, 1982, and are taken from the American Banker's survey of U.S. finance companies.

The deposit and asset data for branches, agencies, and Edge banks are averages for the month of June 1983. For banks and investment companies, deposit and asset data are as of June 30.

'Domestic' Defined

The American Banker has modified the Federal Reserve Board's definition of "domestic" as it pertains to branches, agencies, and commercial banking subsidiaries of foreign banks. The American Banker includes the branches, agencies, and commercial banks of foreign banks in Puerto Rico, Guam, and the Virgin Islands, while the Federal Reserve Board does not.

In addition, the American Banker exludes the U.S. mainland branches of the Puerto Rican banks (not owned by foreign banks) from the statistical listings of branches and agencies, while the Fed includes these branches in its data.

For this reason, the aggregate loan, asset, and deposit data published by the American Banker may differ from the aggregate data for foreign banks published by the Fed in the Federal Reserve Bulletin.

Note that the American Banker follows the Federal Reserve Board's definition of "domestic" as it pertains to domestically booked C&I loans. This definition of domestic includes loans booked in any of the 50 states, the District of Columbia, Puerto Rico, Guam, and the Virgin Islands. ■

— L. MICHAEL CACACE

American Banker ranks the Foreign Banks in the United States

AT A GLANCE
Who's Tops?

Rank 6/30/83		June 30, 1983 Commercial & Industrial Loans
1	Hongkong & Shanghai Banking Corp., Hong Kong	5,927,000,000
2	Bank of Tokyo Ltd	5,806,000,000
3	Midland Bank Plc., London	5,398,000,000
4	Barclays Bank Plc., London	2,867,000,000
5	National Westminister Bank Plc., London	2,766,000,000
6	European American Group	2,661,000,000
7	Fuji Bank Ltd., Tokyo	2,595,000,000
8	Dai-ichi Kangyo Bank Ltd., Tokyo	2,447,000,000
9	Mitsubishi Bank Ltd., Tokyo	2,403,000,000
10	Mitsui Bank Ltd., Tokyo	[illegible]

Foreign Banks with More Than $1 Billion in Business Loans Outstanding at U.S. Subsidiaries, Branches, and Agencies(a)

Compiled by American Banker Copyright 1984

Dollar Figures in Billions, June 30, 1983, Compared With June 30, 1982

Rank 6/30/83	Rank 6/30/82		June 30, 1983 C&I Loans	Total Deposits*	Total Assets*	No. of Br. & Ag. Offices	No. of U.S. Subs(a)	June 30, 1982 C&I Loans	Total Deposits	No. of Total Assets	No. of Br. & Ag. Offices	U.S. Subs(a)
1	1	Hongkong & Shanghai Banking Corp., Hong Kong	$5.927	$16.691	$22.282	8	1(2)	$5.789	$15.584	$19.781	8	1(2)
2	2	Bank of Tokyo Ltd.	5.806	11.319	20.102	7	2(2)	5.630	9.665	18.514	6	2(1)
3	3	Midland Bank Plc., London	5.398	18.291	25.911	1	1(b)	5.279	17.711	23.633	0	1(b)
4	7	Barclays Bank Plc., London (c)	2.867	3.339	8.494	13	2(1)	2.559	2.814	7.931	12	2(1)
5	8	National Westminister Bank Plc., London	2.766	6.953	10.065	3	1(1)	2.489	6.709	9.150	3	1(0)
6	12	European American Group (d)	2.661	4.581	7.121	0	1(3)	2.028	3.816	6.106	0	1(1)
7	4	Fuji Bank Ltd., Tokyo	2.595	2.507	10.878	3	1(1)	2.821	4.301	9.304	3	1(0)
8	6	Dai-ichi Kangyo Bank Ltd., Tokyo	2.447	4.819	8.610	3	1(0)	2.574	3.925	7.756	3	1(0)
9	21	Mitsubishi Bank Ltd., Tokyo	2.403	4.526	10.336	3	1(0)	1.306	3.771	9.854	3	1(0)
10	9	Mitsui Bank Ltd., Tokyo	2.402	3.012	6.905	3	1(0)	2.426	2.383	5.353	3	1(0)
11	10	Royal Bank of Canada, Montreal	2.339	2.917	5.667	11	2(0)	2.390	3.065	6.220	10	2(0)
12	11	Standard Chartered Bank Plc., London	2.312	5.850	8.324	7	1(1)	2.031	5.693	8.632	7	1(1)
13	5	Bank of Montreal	2.099	2.528	5.772	2	2(0)	2.666	1.467	6.007	2	2(0)
14	13	Sumitomo Bank Ltd., Osaka	2.017	3.401	6.505	4	1(0)	1.988	2.878	5.860	4	1(0)
15	18	Sanwa Bank Ltd., Osaka	1.873	4.503	10.162	3	1(0)	1.483	2.571	5.871	3	1(0)
16	16	Banque Nationale de Paris (e)	1.827	2.487	5.337	4	1(0)	1.629	1.774	4.173	4	1(0)
17	17	Canadian Imperial Bank of Commerce, Toronto	1.727	3.599	5.451	10	2(0)	1.535	2.109	4.489	10	2(0)
18	14	Industrial Bank of Japan Ltd., Tokyo	1.716	3.606	6.128	2	1(0)	1.687	3.017	5.038	2	1(0)
19	15	Swiss Bank Corp., Basle	1.487	4.183	5.933	5	0(0)	1.660	2.466	4.506	5	0(0)
20	19	Lloyds Bank Plc., London	1.358	3.650	5.051	6	1(0)	1.426	3.638	5.526	6	1(0)
21	20	Toronto Dominion Bank	1.332	2.192	4.631	4	2(0)	1.308	0.651	3.641	3	2(0)
22	--	Bank Leumi le-Israel, Tel-Aviv	1.208	2.792	3.166	5	1(0)	0.870	2.285	2.648	5	1(0)
23	23	Taiyo Kobe Bank Ltd., Kobe	1.033	1.229	2.610	3	0(0)	1.158	1.181	2.887	3	0(0)
24	25	Algemene Bank Nederland, Amsterdam	1.006	1.845	3.105	9	1(3)	1.109	1.898	3.469	8	1(1)

*—Average deposits and assets for June 1983 were used for branches, agencies, and Edge banks and balances as of June 30, 1983, were used for U.S. commercial bank subsidiaries and New York State investment companies. (a)—U.S. subsidiaries include commercial banks, Edge Act banks, New York State investment companies and finance companies. The number of domestic Edge offices are in parenthesis. (b)—Also has an interest, along with five other banks, in European American Bank & Trust Co., New York. (c)—Also has a finance company subsidiary, Barclays American Corp., Charlotte, N.C., which is included in the bank's totals. (d)—The group consists of six European banks:(1) Amsterdam-Rotterdam Bank, Amsterdam, Netherlands; (2) Creditanstalt-Bankverein, Vienna; (3) Deutsche Bank, Frankfurt; (4) Midland Bank Plc., London; (5) Societe Generale de Banque, Brussels; and (6) Societe Generale, Paris. The group owns European American Bank & Trust Co., New York, a commercial bank, and European American Banking Corp., a New York investment company. European American B&T, in turn, owns a Miami-based Edge bank with a Los Angeles branch and a Chicago-based Agreement Corp. (e)—Also has a New York investment co. subsidiary, which is included in the bank's figures

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the Foreign Banks in the United States listings that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide you more meaningful information. Please return this questionnaire to: L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212-943-4836)

1. How useful is the tabulation to you?

(A) Very useful ☐ (B) Quite useful ☐ (C) Somewhat useful ☐ (D) Not useful ☐

2. How would you **change** the tabulation to make it more useful? What would you add?

3. What do you like **best** about this tabulation?

4. What do you like **least** about this tabulation?

5. How do you use this information in your work?

Name_____ (Optional) **Title**_____

Company_____ **Phone**_____

Address_____

A Breakdown of C&I Loans, Deposits, and Assets of the U.S. Offices of Foreign Banks by Type of Office

Compiled by American Banker Copyright 1984

(Dollar Figures in Billions)

	Date	Number	C&I Loans	Deposits (a)	Assets (a)
AGENCIES (b)	6/30/83	186	$14.5	$14.2	$55.2
	6/30/82	179	$16.0	$ 4.9	$47.5
		+7	— 9.4%	+189.8%	+16.2%
BRANCHES (b)	6/30/83	263	$40.1	$76.1	$149.7
	6/30/82	224	$39.6	$62.3	$132.0
		+39	+1.3%	+22.2%	+13.4%
COMMERCIAL BANKS	6/30/83	61	$29.0	$87.4	$112.9
	6/30/82	55	$26.2	$80.3	$102.2
		+6	+10.7%	+8.8%	+10.5%
EDGE ACT BANKS (c)	6/30/83	35	$0.04	$0.7	$0.9
	6/30/82	19	$0.04	$0.4	$0.6
		+16	----	+75.0%	+50.0%
FINANCE COMPANIES (d)	6/30/83	2	$1.3	----	$2.8
	6/30/82	1	$1.0	----	$2.4
		+1	+30.0%	----	+16.7%
INVESTMENT COMPANIES	6/30/83	8	$1.3	$0.6	$2.9
	6/30/82	8	$1.2	$0.7	$3.1
		----	+8.3%	—14.3%	— 6.4%
U.S. Offices of Foreign banks: TOTALS	6/30/83	555	$86.2	$179.0	$324.4
	6/30/82	486	$84.0	$148.6	$287.8
		+69	+2.6%	+20.5%	+12.7%
All U.S. Banks (e)	6/30/83	15,396	$395.9	$1,443.8	$2,003.2
	6/30/82	15,235	$386.7	$1,325.8	$1,854.7
		+161	+2.4%	+8.9%	+8.0%
Ratio of U.S. Offices of Foreign Banks to U.S. Banks (f)	6/30/83	3.6%	21.4%	12.4%	16.0%
	6/30/82	3.2%	21.7%	11.2%	15.5%
	6/30/81	2.8%	20.3%	10.2%	15.2%

(a)—Average deposits and assets for June were used for branches, agencies, and Edge banking subsidiaries.
(b)—The 6/30/82 data for agencies and branches have been revised to account for the 16 New York agencies reclassified as branches by American Banker. That is, data for these 16 institutions have been subtracted from the aggregate agency totals and added to the aggregate branch totals. Thus, the data for agencies and branches are comparable over the period 6/30/82 - 6/30/83.
(c)—To avoid double counting, the data for the following four edge banks were subtracted from the edge banking totals: (1) Crocker Bank International, New York; (2) European American Bank International, Miami; (3) European American Corp., Chicago; (4) Marine Midland International Bank, Miami; (5) J. Henry Schroder International Bank, Miami; and (6) Union Chelsea International Corp., Miami. The Edge banking totals shown exclude these six Edges. The data for these Edges were included in their respective parent banks' figures; and therefore, are included in the commercial bank aggregate figures above.
(d)—Data for 12/31/82 and 12/31/81 were used for finance companies.
(e)— Source of these data is the Federal Reserve **Bulletin**. As defined by the Fed, all banks include the sum of all domestically chartered commercial banks plus the U.S. branches and agencies of foreign banks plus Edge Act banks plus New York State investment companies.
(f)—In computing the ratios, the finance company data were subtracted out from the foreign banks in U.S. totals for comparability with the Federal Reserve aggregate data.

The 10 Largest Countries in C&I Loans Booked by Their Banks' U.S. Offices (a)

Compiled by American Banker Copyright 1984

(Dollar Figures in Billions)

Country	Date	Number of Banks with US offices(b)	Number of US offices	Total C&I Loans	Ratio (c)	Total Deposits	Total Assets
JAPAN	6/30/83	24	75	$29.3	34.0%	$57.3	$118.2
	6/30/82	24	71	$28.0	33.3%	$44.1	$100.5
		...	+4	+4.6%		+29.9%	+17.6%
UNITED KINGDOM	6/30/83	11	50	$15.4	17.9%	$39.7	$60.2
	6/30/82	11	47	$14.6	17.4%	$38.3	$57.4
		...	+3	+5.5%		+3.7%	+4.9%
CANANDA	6/30/83	8	50	$8.6	10.0%	$12.7	$25.4
	6/30/82	8	47	$9.3	11.1%	$8.9	$24.1
		...	+3	— 7.5%		+42.7%	+5.4%
HONG KONG	6/30/83	9	22	$6.0	7.0%	$17.0	$22.7
	6/30/82	8	18	$5.8	6.9%	$15.9	$20.1
		+1	+4	+3.4%		+6.9%	+12.9%
FRANCE	6/30/83	14	35	$4.8	5.6%	$7.0	$16.3
	6/30/82	13	29	$4.8	5.7%	$4.5	$13.8
		+1	+6	...		+55.6%	+18.1%
ITALY	6/30/83	9	22	$3.2	3.7%	$8.2	$12.5
	6/30/82	8	19	$3.0	3.6%	$7.2	$12.0
		+1	+3	+6.7%		+13.9%	+4.2%
SWITZERLAND	6/30/83	5	13	$2.8	3.2%	$7.3	$11.9
	6/30/82	4	12	$3.3	3.9%	$6.4	$10.6
		+1	+1	—15.1%		+14.1%	+12.3%
GERMANY	6/30/83	12	21	$2.7	3.1%	$3.5	$7.4
	6/30/82	12	20	$2.6	3.1%	$3.2	$7.3
		...	+1	+3.8%		+9.4%	+1.4%
ISRAEL	6/30/83	4	22	$2.5	2.9%	$6.9	$8.4
	6/30/82	4	21	$1.9	2.3%	$5.5	$6.8
		...	+1	+31.6%		+25.5%	+23.5%
KOREA	6/30/83	6	19	$1.5	1.7%	$0.4	$2.8
	6/30/82	6	17	$1.3	1.5%	$0.3	$2.1
		...	+2	+15.4%		+33.3%	+33.3%
TOTALS							
For top 10 (d)	6/30/83	102	329	$76.8	89.1%	$160.0	$285.8
	6/30/82	98	296	$74.8	89.0%	$135.0	$255.9
		+4	+33	+2.7%		+18.5%	+11.7%
TOTALS							
For all foreign banks	6/30/83	226(52)	558	$86.2	100.0%	$179.0	$324.4
in the U.S.	6/30/82	201(42)	486	$84.0	100.0%	$148.6	$287.8
		+25(+10)	+72	+2.6%		+20.5%	+12.7%

(a)—Includes all of the banks' U.S. branches, agencies, Edge act banking offices, commercial bank subsidiaries, finance companies, and New York State investment companies.
(b)—The number of foreign countries with U.S. banking offices is shown in parenthesis.
(c)—Ratio of commercial and industrial loans booked by all U.S. offices of the country's banks to all C&I loans booked by all the U.S. offices of all the foreign banks in the U.S.
(d)—Totals for 6/30/82 are for the top 10 countries in the U.S. on that date.

The 10 Cities in the U.S. with the Largest Number of Foreign Banking Offices (a)

City	Date of Figures	Total No. of Offices	Breakdown of Offices by Type: Agencies	Branches	Commercial Bank Subs.	Edge Act Banks	Represent-tive Offices	All Other Offices(b)
NEW YORK	1983	371	41	165	23	7	127	8
	1982	341	40	135	21	4	133	8
LOS ANGELES	1983	107	62	9	13	2	21	0
	1982	100	60	8	11	0	21	0
CHICAGO	1983	74	0	43	2	3	25	1
	1982	69	0	42	2	2	23	0
SAN FRANCISCO	1983	69	36	3	10	1	19	0
	1982	64	36	1	10	1	16	0
HOUSTON	1983	60	0	0	0	8	52	0
	1982	58	0	0	0	7	51	0
MIAMI	1983	52	29	0	2	13	8	0
	1982	43	25	0	2	7	9	0
ATLANTA	1983	20	12	0	0	0	8	0
	1982	17	12	0	0	0	5	0
SEATTLE	1983	13	0	11	0	0	2	0
	1982	11	0	10	0	0	1	0
WASHINGTON, D.C.	1983	12	0	3	0	0	9	0
	1982	9	0	3	0	0	6	0
PUERTO RICO (c)	1983	11	0	6	5	0	0	0
	1982	11	0	6	5	0	0	0
TOTALS								
For 10 Largest	1983	789	180	240	55	34	271	9
	1982	725	189	189	51	21	267	8
TOTALS:								
All U.S. Offices of Foreign Banks	1983	866	189	269	61	35	301	11
	1982	782	180	229	56	22	286	9
Number of Cities (d)	1983	40	10	22	14	7	25	3
	1982	37	9	19	12	6	18	2

(a)—Includes offices opened since 6/30/83.
(b)—Includes eight New York investment companies and three finance companies.
(c)—Includes offices in Guanica, Hato Rey, San Juan, and Santurce.
(d)—Shows the total number of U.S. cities that have foreign banking offices.

This statistical tabulation was prepared under the direction of L. Michael Cacace by Harvey Glassman, Theresia Gerber, and Kenneth J. Hicks.

Commercial and Industrial Loans Outstanding on June 30, 1983 of U.S. Commercial Banking Subsidiaries of Foreign Banks(a)

(Dollar Figures in Thousands)

C&I Rank	Name and location of bank Name of parent	C&I Loans Outstanding 6/30/83	C&I Loans Outstanding 6/30/82	C&I Loan Rank 6/30/82	Gain in rank	Total Assets 6/30/83	Total Assets 6/30/82	Total Deposits 6/30/83	Total Deposits 6/30/82	dep. Rank(b) 6/30/83
1	Marine Midland Bank NA, Buffalo, N.Y. Hongkong & Shanghai Banking Corp., Hong Kong	5,593,096	5,553,692	1		21,235,486	19,008,339	16,024,490	15,075,627	13
2	Crocker National Bank, San Francisco Midland Bank, Plc, London, U.K.	5,398,087	5,278,997	2		25,795,155	23,632,610	18,276,080	17,711,291	12
3	European American Bank & Trust Co., New York See footnote (c) below.	2,426,059	1,721,491	4	+1	6,203,584	4,871,764	4,307,295	3,694,975	37
4	Union Bank, Los Angeles Standard Chartered Bank, Plc, London, U.K.	1,943,021	1,697,944	5	+1	7,302,615	7,193,531	5,179,686	4,886,000	30
5	National Westminster Bank USA, New York National Westminster Bank, Plc, London, U.K.	1,820,097	1,634,152	6	+1	7,082,685	6,922,222	5,339,878	5,417,155	29
6	Bank of Tokyo Trust Co., New York Bank of Tokyo Ltd., Japan	1,774,965	1,860,730	3		4,516,970	4,060,343	3,840,769	3,297,046	44
7	California First Bank, San Francisco Bank of Tokyo, Ltd., Japan	1,386,255	1,172,397	7		4,158,856	3,798,443	3,646,499	3,312,526	48
8	Bank Leumi Trust Co., New York Bank Leumi le-israel, Tel-Aviv	1,014,409	710,411	8		2,665,531	2,291,247	2,361,737	2,046,178	77
9	Sumitomo Bank of California, San Franciso Sumitomo Bank Ltd., Osaka, Japan	631,270	642,436	9		2,341,020	2,185,264	2,087,829	1,905,516	89
10	Lloyds Bank California, Los Angeles Lloyds Bank, Plc, London, U.K.	580,412	448,654	12	+2	2,446,372	2,591,255	2,087,218	2,135,821	90
11	Mitsui Manufacturers Bank, Los Angeles Mitsui Bank, Ltd., Tokyo, Japan	554,522	503,980	11		1,696,891	1,556,223	1,495,783	1,364,324	137
12	J. Henry Schroder Bank & Trust Co., New York Schroders Ltd., London, U.K.	538,709	587,483	10		1,960,417	1,955,061	1,511,564	1,489,477	131
13	Bank of the West, San Francisco Banque Nationale de Paris, France	419,705	254,999	15	+2	1,167,709	960,441	1,040,376	830,531	189
14	Israel Discount Bank of New York Israel Discount Bank Ltd., Tel-Aviv	412,854	338,834	13		3,354,117	2,724,104	3,111,048	2,480,469	59
15	Fuji Bank & Trust Co., New York Fuji Bank Ltd., Tokyo, Japan	366,910	251,345	16	+1	1,818,279	1,605,026	1,556,561	1,397,014	124
16	Industrial Bank of Japan Trust Co., New York Industrial Bank of Japan, Ltd., Tokyo	338,579	228,928	20	+4	1,431,809	1,361,140	1,272,413	1,112,853	157
17	Lasalle National Bank, Chicago Algemene Bank Nederland, Amsterdam, Netherlands	286,288	280,619	14		1,262,868	1,256,482	881,461	855,991	217
18	Canadian Imperial Bank of Commerce Trust Co., New York Canadian Imperial Bank of Commerce, Toronto	276,417	166,085	25	+7	311,173	236,971	31,874	41,931	...
19	Royal Bank & Trust Co., New York Royal Bank of Canada, Montreal	276,075	238,214	19		594,870	619,866	383,071	325,770	...
20	Golden State Sanwa Bank, San Francisco Sanwa Bank, Osaka, Japan	262,841	242,101	17		1,193,583	874,810	1,068,248	741,821	184
21	Barclays Bank of New York NA Barclays Bank, Plc, London, U.K.	260,677	187,666	22	+1	1,543,578	1,136,759	1,225,579	973,803	162
22	Long Island Trust Co. NA, Garden City, N.Y. Banca Commerciale Italiana, Milan, Italy	244,378	219,122	21		1,179,196	1,045,588	1,031,770	857,863	190
23	UBAF Arab American Bank, New York Union de Banque Arabes et Francaises, Neuilly, France	190,996	183,224	23		1,424,172	1,163,232	1,124,549	854,051	173
24	California Canadian Bank, San Francisco Canadian Imperial Bank of Commerce, Toronto	171,150	241,042	18		695,567	867,106	539,290	698,883	334
25	Mitsubishi Bank of California, Los Angeles Mitsubishi Bank Ltd., Tokyo, Japan	164,958	113,890	26	+1	564,425	478,156	503,757	404,818	356
26	First Los Angeles Bank Istituto Bancario San Paolo di Torino, Turin, Italy	143,657	.....	...		392,649	354,832	351,530	272,832	...
27	Barclays Bank of California, San Francisco Barclays Bank, Plc, London, U.K.	142,620	176,365	24		870,643	794,547	774,636	706,439	240
28	Daiwa Trust Co., New York Daiwa Bank Ltd., Osaka, Japan	138,704	106,658	27		976,598	1,123,135	781,820	986,254	238
29	Extebank, Stony Brook, N.Y. Banco Exterior de Espana, Madrid, Spain	115,209	104,227	28		318,899	257,363	267,324	207,642	...
30	Tokai Bank of California, Los Angeles Tokai Bank Ltd., Nagoya, Japan	111,595	95,613	29		410,868	377,573	374,293	315,749	...
31	Banco Central Corp., Hato Rey, P.R. Banco Central, Madrid, Spain	109,935	85,552	31		956,413	771,482	694,253	563,723	273
32	UMB Bank & Trust Co., New York United Mizrahi Bank Ltd., Tel-Aviv, Israel	105,503	74,146	34	+2	429,853	319,476	313,910	239,093	...
33	Banco de Santander-Puerto Rico, Hato Rey Banco de Santander, Spain	86,753	91,588	30		852,725	684,978	773,977	610,914	242
34	California Commerce Bank, Los Angeles Banco Nacional de Mexico, Mexico City	74,361	80,661	33		208,983	307,219	181,161	270,508	...
35	Banco di Roma, Chicago Banco di Roma, Rome, Italy	67,704	48,678	37	+2	168,376	163,967	122,578	97,534	...
36	Dai-Ichi Kangyo Bank of Calif., Los Angeles Dai-Ichi Kangyo Bank Ltd., Tokyo	58,180	54,566	36		131,400	106,854	108,796	80,384	...
37	Scotiabank de Puerto Rico, San Juan Bank of Nova Scotia, Toronto, Canada	56,974	84,822	32		418,602	464,518	338,836	401,571	...
38	Atlantic Bank of New York National Bank of Greece, Athens	56,733	60,872	35		482,455	425,206	442,573	373,507	...
39	Banco de Bogota Trust Co., New York Banco de Bogota, Colombia	56,314	46,314	38		168,462	192,165	115,616	110,353	...
40	California Korea Bank, Los Angeles Korea Exchange Bank, Seoul	41,270	43,674	39		139,085	104,974	122,054	90,348	...
41	Union Chelsea National Bank, New York Banco Union, Caracas, Venezuela	38,438	41,023	40		187,863	133,172	158,161	114,038	...
42	Banco Commercial de Mayaguez, San Juan, P.R. Banco Occidental de Madrid, Spain	36,044	30,962	44	+2	265,330	256,478	208,401	162,666	...
43	Miami National Bank Banco Zaragozano, Zaragoza, Spain	35,703	23,387	46	+3	95,194	79,342	74,710	61,002	...
44	Banco Central of New York Banco Central, Madrid, Spain	32,180	25,051	45	+1	216,373	160,279	200,592	146,093	...
45	Toronto Dominion Bank of California, San Francisco Toronto Dominion Bank, Canada	28,164	38,678	41		133,391	158,099	115,675	138,180	...
46	Grossmont Bank, La Mesa, Calif. Bancomer, Mexico City, Mexico	26,186	37,010	42		145,154	153,101	127,536	131,536	...
47	Eagle National Bank, Miami Banco de Colombia, Bogota	25,504	9,439	51	+4	110,021	95,844	96,170	73,195	...
48	Kyowa Bank of California, Los Angeles Kyowa Bank Ltd., Tokyo, Japan	22,886	32,137	43		64,755	63,542	53,035	51,749	...
49	Banco de San Juan, Santurce, P.R. Royal Bank of Canada, Montreal	19,520	16,419	47		407,339	440,219	330,440	370,572	...
50	First State Bank of Southern California, Lynwood Hanil Bank Ltd., Seoul, Korea	14,582	.....	...		62,175	.....	54,532	.....	...
51	Century Bank, Los Angeles See footnote (d) below.	14,381	.....	...		74,870	.....	70,170	.....	...
52	Bank of Montreal (California), San Francisco Bank of Montreal, Canada	12,402	16,142	48		54,123	59,932	18,624	26,566	...
53	National Bank of Long Beach, Calif. Aktivbanken, Vejle, Denmark	11,459	11,230	49		73,770	47,796	65,823	40,224	...
54	Bank of Montreal Trust Co., New York Bank of Montreal, Canada	4,912	5,487	52		73,085	26,893	62,277	17,449	...
55	Oceanic Bank, San Francisco Allied Banking Corp., Manila, Philippines	3,584	9,538	50		17,960	13,560	5,293	3,015	...
56	State Bank of India (California), Los Angeles State Bank of India, Bombay	3,284	.....	...		6,546	.....	5,070	.....	...
57	Asian International Bank, New York See Footnote (e) below.	2,937	N.A.	...		30,988	29,832	19,787	17,520	...
58	International Bank of California, Los Angeles Metropolitan Bank & Trust Co., Makati, Philippines	2,912	1,369	53		23,392	17,195	19,119	12,222	...
59	Bank of Nova Scotia Trust Co., New York Scotiabank, Toronto, Canada	0	0	...		5,804	4,669	3,640	2,528	...
60	Bank Audi, New York (f) See footnote (g) below.	0	.....	...		20,722	.....	1,128	.....	...
61	Toronto Dominion Bank & Trust Co., New York Toronto Dominion Bank, Canada	0	0	...		6,063	5,912	1,903	2,055	...

(a)—Data are taken from the banks' report of condition of "call report" submitted to the regulatory authorities. (b)—Deposit rank of bank among all commercial banks in the U.S. on June 30, 1983. (c)—The bank is owned by the following six banks: (1) Amsterdam-Rotterdam Bank, Netherlands; (2) Creditanstalt-Bankverein, Vienna, Austria; (3) Deutsche Bank, Frankfurt, Germany; (4) Midland Bank, London, U.K.; (5) Societe Generale de Banque, Brussels, Belgium; and (6) Societe Generale, Paris, France. (d)—The bank is owned by the following five Philippine Institutions all Manila-based: (1) Philippine National Bank; (2) Land Bank of the Philippines; (3) Development Bank of the Philippines; (4) Government Services Insurance System; and (5) Social Security System. (e)—The bank is owned by the following seven institutions: (1) Bank of the Philippine Islands; (2) China Banking Corp.; (3) Consolidated Bank & Trust Corp.; (4) Equitable Banking Corp.; (5) Far East Bank & Trust Co.; (6) Pacific Banking Corp.; and (7) Ayala Corp. (f)—Established in June 1983. (g)—Owned by three banks of the Audi Group: (1)Banque Audi, Beirut, Lebanon; (2) Bank Audi (Switzerland), Zurich; and (3) Banque Audi (France), Paris. N.A.—Not Available.

Data Source: Provided by Carner and Associates, Springfield, Mo.

U.S. Agencies of Foreign Banks (a)

Listed by City and State

(Within City by C&I Loans Outstanding on 6/30/83)

(Dollar Figures in Thousands)

CALIFORNIA

Beverly Hills

1	Israel Discount Bank Ltd	8,504

Los Angeles

1	Industrial Bank of Japan (x)	682,380
2	Fuji Bank Ltd. (x)	487,696
3	Dai-Ichi Kangyo Bank (x)	392,141
4	Bank of Tokyo Ltd	386,772
5	Mitsui Bank Ltd. (x)	359,407
6	Daiwa Bank Ltd. (x)	309,965
7	Mitsubishi Bank Ltd. (x)	294,316
8	Canadian Commercial Bank	222,580
9	Long-Term Credit Bank of Japan (x)	219,881
10	Tokai Bank Ltd. (x)	206,409
11	Banque Paribas	193,480
12	Kyowa Bank (x)	164,542
13	Banque Nationale de Paris	144,191
14	Sumitomo Trust & Banking Co. Ltd. (x)	143,067
15	Mitsubishi Trust & Banking Corp. (x)	139,214
16	Saitama Bank Ltd. (x)	135,841
17	Banco de la Provincia de Buenos Aires (x)	129,118
18	Dresdner Bank	127,098
19	Taiyo Kobe Bank Ltd	120,843
20	Nippon Credit Bank Ltd. (x)	118,078
21	Commercial Bank of Korea (x)	115,773
22	Banca Commerciale Italiana (x)	101,577
23	Credit Lyonnais	101,141
24	Banca Nazionale del Lavoro (x)	94,362
25	Toyo Trust & Banking Co., Ltd. (x)	90,386
26	Hanil Bank Ltd	82,493
27	Bayerische Vereinsbank	76,912
28	Union Bank of Switzerland	74,605
29	Algemene Bank Nederland	74,123
30	Deutsche Genossenschaft Bank (x)	62,409
31	Korea Exchange Bank (x)	61,397
32	Credito Italiano (x)	61,044
33	Bank of Seoul & Trust Co	56,603
34	Mitsui Trust & Banking Co. Ltd. (x)	55,593
35	National Commercial Banking Corp. (x)	55,112
36	Banco Nacional de Mexico (x)	50,728
37	Hokkaido Takushoku Bank Ltd. (x)	48,007
38	Yasuda Trust & Banking Co., Ltd. (x)	47,238
39	Banca Serfin (x)	44,008
40	Scandinavian Bank Ltd. (x)	43,469
41	Multibanco Comermex (x)	35,165
42	Australia & New Zealand Banking Group (x)	33,119
43	Banco do Estado de Sao Paulo (x)	29,237
44	Banco Exterior de Espana (x)	22,725
45	Bank Bumiputra Malaysia Berhad (x)	20,086
46	Korea First Bank	19,957
47	Bancomer (x)	18,364
48	Hongkong & Shanghai Banking Corp	13,710
49	Overseas Union Bank Ltd. (x)	13,091
50	Philippine Commercial & Industrial Bank (x)	12,548
51	Development Bank of Singapore Ltd	8,768
52	Bank of New Zealand (x)	7,546
53	Commonwealth Trading Bank of Australia	7,000
54	Thai Farmers Bank Ltd. (x)	5,534
55	State Bank of India	5,008
56	Bangkok Bank Ltd. (x)	4,992
57	United Overseas Bank	3,341
58	International Bank of Singapore Ltd	2,040
59	Banco Real (x)	1,684
60	Banco do Brasil (x)	1,517
61	Bank Saderat Iran	742
62	Bank of Credit & Commerce International	415

San Francisco

1	Bank of Montreal	969,307
2	Sanwa Bank Ltd. (x)	413,581
3	Canadian Imperial Bank of Commerce	257,767
4	Barclays Bank International Ltd	205,427
5	Banque Nationale de Paris (x)	198,530
6	Sumitomo Bank Ltd	191,254
7	Toronto Dominion Bank	181,848
8	Royal Bank of Canada	159,791
9	Bank of Nova Scotia	121,242
10	Cho-Heung Bank Ltd. (x)	119,978
11	National Westminster Bank Plc	93,020
12	Banco di Roma (x)	78,713
13	Bank of Tokyo Ltd. (x)	76,301
14	Algemene Bank Nederland	58,403
15	Credit Lyonnais	54,765
16	Hongkong & Shanghai Bank (x)	46,168
17	Royal Bank of Scotland Plc	46,140
18	Banco de la Nacion Argentina (x)	38,726
19	Chartered Bank of London	32,579
20	Bank of British Columbia (x)	31,751
21	Banco do Estado de Sao Paulo (x)	23,796
22	Bank of Credit & Commerce Hong Kong Ltd. (c)	21,816
23	Bank of India	21,000
24	Banco Central	19,580
25	Banco de Vizcaya (x)	16,938
26	Bangkok Metropolitan Bank Ltd. (x)	12,902
27	Chekiang First Bank Ltd.	11,812
28	Shanghai Commercial Bank Ltd	11,505
29	Dah Sing Bank Ltd	10,787
30	Banque Francaise du Commerce Exterieur	6,869
31	Banco do Brasil (x)	5,009
32	Metropolitan Bank & Trust Co	3,593
33	Liu Chong Hing Bank	2,418
34	Westpac Banking Corp	1,669
35	Bank Melli Iran	12
36	Banco Totta & Acores	0

FLORIDA

Coral Gables

1	Banco de Vizcaya (x)	10,528
2	Bank of Tokyo Ltd. (x)	748

Miami

1	Lloyds Bank International (x)	164,792
2	Banco Exterior de Espana (x)	88,054
3	Barclays Bank International	61,304
4	Credit Suisse (x)	56,772
5	Standard Chartered Bank	47,826
6	Banco Colpatria (x)	37,656
7	Credit Lyonnais (x)	30,664
8	Banco do Estado de Sao Paulo (x)	28,233
9	Deutsche-Sudamerikanische Bank (x)	24,792
10	Banque Sudameris (x)	15,777
11	Banco Real (x)	15,586
12	Bank of Credit & Commerce International Ltd. (x)	15,087
13	Banco de Bilbao (x)	14,685
14	Banco Nacional (x)	11,491
15	Banco Industrial de Venezuela	10,856
16	Banco de Iberoamerica (x)	6,851
17	Banca Nazionale del Lavoro (x)	6,117
18	Royal Bank of Canada (b,x)	5,336
19	Algemene Bank Nederland (x)	3,691
20	Banco de la Nacion	2,852
21	Bank of Nova Scotia	1,712
22	Banque Paribas (x)	1,671
23	Banco Central (x)	587
24	Banco do Brasil (x)	86
25	Banco de Santander (x)	0
26	Banco Espanol de Credito (x)	0
27	Banco Ganadero (x)	0
28	Banco Mercantil	0
29	Banco International de Costa Rica	(d)

Miami Beach

1	Bank Hapoalim (x)	51,707
2	Bank Leumi le-Israel (x)	17,033
3	Israel Discount Bank (e)	8,348

GEORGIA

Atlanta

1	Toronto-Dominion Bank	369,118
2	Bank of Nova Scotia	210,333
3	Algemene Bank Nederland	134,636
4	Canadian Imperial Bank of Commerce	142,666
5	Commerzbank	56,662
6	Bayerische Vereinbank	50,018
7	Swiss Bank Corp	43,840
8	Lloyds Bank International	39,522
9	Barclays Bank International	27,333
10	Standard Chartered Bank Plc	24,843
11	Banca Nazionale del Lavoro	20,414
12	Credit Lyonnais	(f)

HAWAII

Honolulu

1	Bank of Tokyo Ltd	29,852
2	Philippine National Bank	0

LOUISIANA

New Orleans

1	Barclays Bank International	141,392

NEW YORK(g)

1	Bancomer (x)	652,000
2	Canadian Imperial Bank of Commerce (x)	431,250
3	Istituto Bancario San Paolo di Torino (x)	208,200
4	Bank of Nova Scotia	149,229
5	Multibanco Comermex (x)	126,966
6	Banco do Estado de Sao Paulo (x)	118,164
7	Banca Serfin (x)	115,862
8	National Bank of Canada (x)	108,220
9	Hanil Bank Ltd. (x)	71,363
10	Banco Nacional (x)	70,306
11	Banco Industrial de Venezuela (x)	67,962
12	Banco Itau Sao Paulo (x)	59,810
13	Grindlays Bank Ltd. (x)	41,725
14	International Commercial Bank of China (x)	37,024
15	Banco Totta & Acores	30,274
16	Banco de la Provincia de Buenos Aires (x)	29,316
17	Jugobanka-United Bank (x)	22,463
18	Banco Nacional de Mexico (x)	20,491
19	United Mizrahi Bank Ltd	18,305
20	Banco Internacional (x)	18,000
21	United Overseas Bank Ltd. (x)	13,193
22	Arab African International Bank (x)	11,614
23	Uniao de Bancos Brasileros (x)	8,740
24	Philippine Commercial & Industrial Bank (x)	7,965
25	Overseas-Chinese Banking Corp. Ltd. (x)	7,938
26	Development Bank of Singapore Ltd. (x)	7,734
27	Bank Sanaye Iran	7,165
28	Banco de Venezuela	3,244
29	Banco Atlantico	2,915
30	Banco Nacional de Panama (x)	1,778
31	Overseas Union Bank Ltd. (x)	1,000
32	Bangkok Bank Ltd. (x)	711
33	Bank Melli Iran	112
34	Bangkok Metropolitan Bank Ltd. (x)	18
35	Banco Mexicano Somex (x)	0
36	Bank Leumi le-Israel	0
37	Bank Saderat Iran	0
38	Bank Sepah Iran	0
39	Gulf Bank (x)	0
40	Royal Bank of Canada	0
41	Bank Negara Indonesia 1946	(h)

(a)—Compiled from data taken from Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1983. (b)—Has an administrative office in Coral Gables. (c)—Formerly Hong Kong Metro Bank Ltd. agency. Name changed in Nov. 1983 to reflect acquisition of Hong Kong Metro by Credit and Commerce, Luxembourg. Data were received directly from the agency. (d)—Opened in Sept. 1983. (e)-Has additional office in Miami. (f)-Has an agency license, but operates as a rep office. (g)-Under New York State, 16 agencies have been granted powers to issue large denomination deposits to both foreign and domestic residents. For that reascon, the Federal Reserve considers these agencies as branches. This year, American Banker also classified these agencies and branches. These special agencies are identified by footnote "m" in the listing of branches. (h)—Opened in Dec. 1983. (x)-Has an international banking facility (IBF).

U.S. Branches of Foreign Banks (a)

Listed by City and State

(Within City by C&I Loans Outstanding on 6/30/83)

Compiled by American Banker Copyright 1984

(Dollar Figures in Thousands)

CALIFORNIA

Beverly Hills

1	Bank Leumi le-Israel (x)	57,729

Los Angeles

1	Credit Suisse	251,866
2	Bank Hapoalim (x)	98,086
3	United Mizrahi Bank Ltd. (x)	48,725
4	Societe Generale	44,825
5	Istituto Bancario San Paolo di Torino (x)	21,700
6	Siam Commercial Bank Ltd (x)	7,176
7	Philippine National Bank	6,000
8	Banque Indosuez	3,533
9	Ka Wah Bank Ltd	759

San Francisco

1	Swiss Bank Corp. (b)	166,193
2	Overseas Trust Bank Ltd	9,005
3	Nanyang Commercial Bank Ltd	1,597

DISTRICT OF COLUMBIA

1	Abu Dhabi International Bank Inc. (x)	15,674
2	Banco Real (x)	1,303
3	National Bank of Pakistan (x)	897

GUAM

Agana

1	Hongkong & Shanghai Banking Corp	6,819
2	Allied Banking Corp	3,735
3	First Commercial Bank Taiwan	3,633
4	Metropolitan Bank & Trust Co	1,550

ILLINOIS

Chicago

1	Barclays Bank International	332,060
2	Commerzbank (x)	260,370
3	Sumitomo Bank Ltd. (x)	234,236
4	Swiss Bank Corp	224,239
5	Fuji Bank Ltd. (x)	201,689
6	Sanwa Bank Ltd. (x)	139,392
7	Toronto Dominion Bank	134,269
8	National Westminster Bank Plc	126,047
9	Dresdner Bank	124,995
10	Banca Commerciale Italiana (x)	122,368
11	Union Bank of Switzerland	118,826
12	Banque Paribas	114,939
13	Tokai Bank Ltd. (x)	103,920
14	Banque Nationale de Paris (x)	102,368
15	Dai-Ichi Kangyo Bank (x)	97,299
16	Credit Lyonnais	97,189
17	Societe Generale	97,023
18	Banque Indosuez	90,302
19	Australia & New Zealand Banking Group Ltd	90,100
20	Lloyds Bank International (x)	87,772
21	Algemene Bank Nederland	83,431
22	Banco di Roma (x)	83,184
23	Mitsubishi Bank Ltd. (x)	68,227
24	Standard Chartered Bank Plc	63,201
25	Bayerische Vereinsbank	60,931
26	Canadian Imperial Bank of Commerce	57,176
27	Bank Hapoalim (x)	50,811
28	Korea Exchange Bank (x)	48,598
29	Bank Leumi le-Israel	45,580
30	Banca Nazionale del Lavoro (x)	44,700
31	Commercial Bank of Korea Ltd	39,589
32	Korea First Bank	37,312
33	National Bank of Canada (c)	31,500
34	Credit Agricole (x)	24,784
35	Banco de la Nacion Argentina (x)	22,798
36	National Bank of Greece	8,861
37	National Commercial Banking Corp	8,000
38	State Bank of India	7,496
39	Hongkong & Shanghai Banking Corp	5,203
40	International Commercial Bank of China	4,007
41	Allied Irish Bank Ltd	3,193
42	National Bank of Pakistan	159
43	Westpac Banking Corp	0

MASSACHUSETTS

Boston

1	Bank Hapoalim (x)	64,972
2	Barclays Bank International	63,643
3	Bank of Nova Scotia	45,778
4	Lloyds Bank International	26,137
5	National Bank of Greece	7,123

NEW YORK

New York

1	Dai-Ichi Kangyo Bank Ltd. (x)	1,899,168
2	Mitsubishi Bank Ltd. (x)	1,875,542
3	Bank of Tokyo Ltd. (m,x)	1,807,400
4	Fuji Bank Ltd. (m,x)	1,535,238
5	Mitsui Bank Ltd. (x)	1,386,172
6	Bank of Montreal (x)	1,111,918
7	Sanwa Bank Ltd. (x)	1,057,192
8	Swiss Bank Corp. (d,x)	1,052,565
9	Taiyo Kobe Bank Ltd. (x)	853,579
10	Sumitomo Bank Ltd. (x)	847,097
11	National Westminster Bank Plc (x)	726,880
12	Industrial Bank of Japan Ltd. (m,x)	694,922
13	Swiss Credit Bank (x)	679,135
14	Banca Nazionale del Lavoro (x)	656,812
15	Credit Lyonnais (x)	626,876
16	Toronto Dominion Bank (x)	618,281
17	Long-Term Credit Bank of Japan (x)	545,282
18	Kyowa Bank Ltd. (x)	507,360
19	Nippon Credit Bank Ltd. (x)	505,665
20	Sumitomo Trust & Banking Co. Ltd. (x)	480,810
21	Yasuda Trust & Banking Co. Ltd. (x)	466,596
22	Banque National de Paris (x)	410,353
23	Commerzbank (x)	394,491
24	Banco di Roma (x)	390,155
25	Mitsubishi Trust & Banking Corp. (x)	388,318
26	Dresdner Bank (x)	386,563
27	Barclays Bank International (g,x)	373,173
28	Algemene Bank Nederland (d,x)	339,213
29	Bank of Yokohama (x)	324,482
30	Deutsche Bank (x)	317,314
31	Tokai Bank Ltd. (x)	310,519
32	Westdeutsche Landesbank (x)	308,165
33	Daiwa Bank Ltd. (x)	303,715
34	Royal Bank of Canada (m,x)	273,369
35	Lloyds Bank International (x)	272,718
36	Banco de la Nacion Argentina (x)	271,460
37	Banco di Napoli (x)	264,947
38	Societe Generale (x)	255,591
39	Hongkong & Shanghai Banking Corp. (d,x)	233,133
40	Banque Indosuez (x)	229,749
41	Korea Exchange Bank (d,x)	224,239
42	Banca Commerciale Italiana (x)	221,296
43	Bank Hapoalim (e,x)	211,664
44	Saitama Bank Ltd. (x)	210,854
45	Hokkaido Takushoku Bank Ltd. (x)	195,185
46	Mitsui Trust & Banking Co. Ltd. (x)	188,423
47	Credit Industriel et Commerciale (x)	186,759
48	Standard Chartered Bank Ltd. (d,x)	186,589
49	Credit Commerciale de France (x)	183,956
50	Hokuriku Bank Ltd. (x)	182,570
51	Chuo Trust & Banking Co. (m,x)	179,534
52	Banque Paribas (d,x)	178,840
53	Bank Hapoalim (i)	164,657
54	Banque Francaise du Commerce Exterieur (x)	162,040
55	Credito Italiano (x)	160,153
56	Arab Banking Corp. (x)	156,375
57	Korea First Bank (m,x)	153,668
58	Banca Nazionale dell Agricoltura (x)	145,286
59	Amsterdam Rotterdam Bank (x)	144,452
60	Union Bank of Switzerland (x)	140,280
61	Nederlandsche Middenstandsbank (x)	126,642
62	Rabobank Nederland	122,254
63	Bank of Seoul & Trust Co. (m,x)	121,076
64	Toyo Trust & Banking Co. Ltd. (x)	120,361
65	Banco Real (x)	117,985
66	Cho-Heung Bank (x)	108,304
67	Banco di Sicilia (x)	99,702
68	Banco do Commercio e Industria de Sao Paolo (m,x)	85,510
69	Commercial Bank of Korea (m,x)	83,880
70	Kredietbank (x)	79,542
71	Bayerische Vereinsbank	77,066
72	Bank Bumiputra Malaysia Berhad (x)	75,066
73	Banco de Bogota (m,x)	66,786
74	Dubai Bank Ltd. (x)	60,758
75	Banque de l'Union Europeenne	52,841
76	Berliner Handels und-Frankfurter Bank (x)	52,525
77	Banco Portugues do Atlantico (m,x)	49,270
78	Commonwealth Trading Bank of Australia	49,011
79	Banco do Brasil (x)	45,628
80	Banco de Credito Nacional (x)	43,800
81	Bayerische Hypotheken-und Wechsel Bank (x)	41,969
82	National Commercial Banking Corp	40,536
83	State Bank of India (g)	37,795
84	Banco de Estado do Rio de Janiero (x)	36,970
85	Bank of India	34,075
86	Bank of Scotland	33,447
87	Deutsche Genossenschaftsbank (x)	31,939
88	Banque Worms (x)	31,866
89	Banco de Bilbao (x)	29,389
90	Royal Bank of Scotland Plc	28,197
91	Banco de Vizcaya (x)	27,301
92	State Bank of New South Wales	24,914
93	Banco Mercantil de Sao Paolo (m,x)	24,601
94	Credit du Nord (x)	23,600
95	Banco Union (m)	23,181
96	Allied Irish Bank Ltd	19,518
97	Bayerische Landesbank Girozentrale (x)	19,479
98	Creditanstalt-Bankverein (x)	19,281
99	Banco Hispano-Americano	16,800
100	Govnor & Co. of Bank of Ireland (x)	16,367
101	Nedbank Ltd. (x)	15,068
102	Banco de Santander (d,x)	14,929
103	Banco Urquijo (m)	14,684
104	Banca de la Republica Oriental del Uruguay (x)	14,550
105	Banco Safra (x)	14,347
106	Privatbanken (x)	14,123
107	National Bank of Pakistan (x)	13,590
108	Siam Commercial Bank Ltd. (m,x)	13,452
109	Banco Rio de la Plata (m,x)	11,213
110	Banco Auxiliar (x)	11,000
111	Danske Provinsbank (x)	10,917
112	Banco Economico (x)	10,820
113	Banco Central (x)	10,289
114	Udruzena Beogradska Banka Agency (s,x)	7,875
115	Bank of Baroda	7,302
116	Saudi International Bank (x)	6,000
117	Habib Bank (x)	5,349
118	Bank of New Zealand (x)	5,220
119	Bank fur Gemeinwirtschaft (x)	5,001

U.S. Branches of Foreign Banks (a)

Listed by City and State

(Within City by C&I Loans Outstanding on 6/30/83)

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(Dollar Figures in Thousands)

120	Banco de Chile (x)	5,000
121	Middle East Bank Ltd. (x)	3,745
122	Westpac Banking Corp	3,303
123	Banco Brasileiro de Descontos (x)	3,189
124	Banco Consolidado (d,x)	2,845
125	Bank of China (x)	1,417
126	Thai Farmers Bank (x)	1,302
127	Australia & New Zealand Banking Corp	817
128	Arab Bank Ltd. (x)	712
129	Doha Bank Ltd. (x)	601
130	Philippine National Bank	494
131	Banca Catalana (x)	449
132	Metropolitan Bank & Trust Co. (n)	280
133	Israel Discount Bank	250
134	Gulf International Bank (x)	116
135	United Bank Ltd. (x)	52
136	Banco Bamerindus do Brasil (x)	0
137	Banco do Estado do Parana	0
138	Banco Bandeirantes	0
139	Banco do Estado do Rio Grande do Sul	0
140	Banco Noroeste (x)	0
141	Hessiche Landesbank Girozentrale (x)	0
142	Ka Wah Bank Ltd	0
143	Krung Thai Bank Ltd. (x)	0
144	Midland Bank Plc	0
145	Monte dei Paschi di Siena (x)	0
146	Shanghai Commercial Bank Ltd	0
147	Banca della Svizzera Italiana	(p)
148	Banco del Credito del Peru	(q)
149	Hang Seng Bank Ltd	(r)
150	National Commercial Bank	(r)
151	Turkiye Cumhuriyeti Ziraat Bankasi	(p)
152	United Bank of Kuwait Ltd	(r)

OREGON

Beaverton

1	Canadian Imperial Bank of Commerce	4,808

Portland

1	Royal Bank of Canada	1,258,906
2	Bank of Nova Scotia	92,194
3	Bank of Tokyo Ltd	91,053
4	Canadian Imperial Bank of Commerce	83,026
5	Canadian Imperial Bank of Commerce	10,603
6	Canadian Imperial Bank of Commerce	5,862
7	Hongkong & Shanghai Banking Corp	288

PENNSYLVANIA

Philadelphia

1	Bank Hapoalim (x)	83,736
2	Bank Leumi le-Israel	73,720

Pittsburgh

1	Lloyds Bank International (x)	186,387
2	Canadian Imperial Bank of Commerce	164,446
3	Barclays Bank International	21,863
4	Algemene Bank Nederland	19,211

PUERTO RICO

1	Royal Bank of Canada, San Juan	213,581
2	Royal Bank of Canada-Hato Rey	65,734
3	Royal Bank of Canada-JFK, San Juan	46,532
4	Royal Bank of Canada-Mayaguez	14,506
5	Royal Bank of Canada-Santurce	3,521
6	Royal Bank of Canada-Guanica	1,751

VIRGIN ISLANDS

Charlotte Amalie

1	Barclays Bank International (j)	10,786
2	Bank of Nova Scotia (k)	10,049

WASHINGTON

Seattle

1	Bank of Tokyo Ltd	248,444
2	Canadian Imperial Bank of Commerce	121,947
3	Barclays Bank International	120,491
4	Sumitomo Bank Ltd. (x)	112,761
5	Mitsui Bank Ltd. (x)	101,469
6	Hokkaido Takushoku Bank Ltd. (x)	82,080
7	Taiyo Kobe Bank Ltd. (x)	58,454
8	Korea Exchange Bank	57,446
9	Hongkong & Shanghai Banking Corp	28,902
10	Standard Chartered Bank	9,624
11	Algemene Bank Nederland	3,569

(a)-Compiled from data taken from Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1983. (b)-Converted from an agency to a branch in Jan. 1983. (c)-Converted from a representative office to a branch in March 1983. (d)-Has two branches in New York. (e)-This branch is not FDIC insured. (g)-Has three branches in New York. (i)-Consolidated data for three FDIC-insured New York branches. (j)-Includes branch in St. Thomas. (k)-Includes branches in Christiansted and Frederiksted. (m)-An agency under state law, but considered a branch by Federal Reserve because it has special powers, granted under New York State law, to issue large denomination deposits to both foreign and domestic residents. (n)-Converted from an agency to a branch in June 1983. (p)-Opened in Oct. 1983. (q)-Opened in Jan. 1984. (r)-Opened in Sept. 1983. (s)-Switched from rep. office to agency Sept. 1982. Considered a branch by Fed. (x)-Has an international banking facility (IBF).

Commercial & Industrial Loans Outstanding on June 30, 1983 of Edge Act Corporations Owned by Foreign Banks(a)

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(Dollar Figures in Thousands)

C&I Rank 1983	C&I Rank 1982	Name and Location of Edge Name of Parent	C&I Loans Outstanding 6/30/83	C&I Loans Outstanding 6/30/82	Assets(d) 6/30/83	Assets(d) 6/30/82	Deposits(d) 6/30/83	Deposits(d) 6/30/82	Dep. Rank(e) 12/31/82
1	2	Marine Midland International Bank, Miami (f,x) Marine Midland Bank NA, Buffalo, N.Y. (b)	16,446	10,197	145,852	47,358	121,774	37,523	100
2	..	Banco Latino International, Miami (x) Banco Latino, Caracas, Venezuela	12,724	....	32,052	.....	23,247	.....	647
3	6	Banco Cafetero International Corp., New York (g,x) Banco Cafetero, Bogota, Colombia	12,089	4,670	85,651	40,122	72,790	16,302	...
4	5	J. Henry Schroder International Bank, Miami (x) J. Henry Schroder Bank & Trust Co., New York (b)	9,479	5,328	53,511	38,202	48,586	24,083	547
5	3	Crocker Bank International, New York Midland Bank Plc., London, U.K.	8,212	7,017	228,156	116,656	86,926	71,854	10
6	4	Banco de Santander International, Inc., Miami (x) Banco de Santander, Spain	6,963	6,530	246,106	138,602	232,258	126,651	130
7	9	Banco Real International, Inc., Chicago (h,x) Banco Real, Sao Paulo, Brazil	6,288	2,000	24,964	7,881	3,249	174	471
8	12	Banco de Bogota International Corp., Miami (x) Banco de Bogota, Colombia	4,650	647	17,095	14,052	13,102	11,219	507
9	8	Standard Chartered Bank International, Houston Standard Chartered Bank Plc., London, U.K.	4,524	2,763	6,432	3,987	1,809	628	48
10	..	Fuji Bank International, Inc., San Francisco (x) Fuji Bank Ltd., Tokyo, Japan	3,696	.....	14,507	.....	2,998	.....	12
11	10	Union Chelsea International Corp, Miami (x) Banco Union, Caracas, Venezuela & Union Chelsea Bank, New York (b)	3,853	1,340	34,337	15,208	31,261	12,475	473
12	17	ABN Bank International USA, Chicago (i) Algemene Bank Nederland, Amsterdam, Netherlands	3,580	0	17,238	5,331	5,423	0	35
13	7	Tokyo Bancorp. International (Houston) (c) Bank of Tokyo Ltd., Japan	2,853	4,140	5,934	6,483	1,708	2,172	24
14	16	European American Bank International, Miami (j) European American Bank & Trust Co., New York (b)	1,900	0	21,426	17,899	2,711	8,551	298
15	15	Banco de Venezuela International, Miami (k,x) Banco de Venezuela, Caracas	1,734	200	145,572	63,210	94,784	45,702	484
16	11	Banque Paribas-International (Houston) Co Banque Paribas, Paris	1,509	892	11,454	14,095	7,174	10,763	101
17	13	Barclays International Banking Corp., Houston Barclays Bank Plc., London, U.K.	1,100	381	30,720	34,806	676	14	4
18	1	Skandinaviska Enskilda Banken International Corp. (x) Skandinaviska Enskilda Banken, Stockholm, Sweden	1,000	14,009	201,184	204,115	160,461	124,144	96
19	..	Bank of Tokyo International USA, Coral Gables, Fla. (x) Bank of Tokyo Ltd., Japan	901	.....	6,308	.....	1,026	.....	24
20	..	Comind International Banking Corp., Houston Banco do Commercio e Industria de Sao Paulo, Brazil	660	.....	2,800	.....	0	.....	...
21	..	Banco del Pacifico International, Miami (x) Banco del Pacifico, Guayaquil, Ecuador	453	.....	13,343	.....	8,698	.....	...
22	14	Consolidado International Bank, New York (x) Banco Consolidado, Caracas, Venezuela (l)	308	250	36,689	14,123	36,674	10,601	796
23	..	Natwest USA International Bank, Miami (x) National Westminster Bank USA, New York (b)	150	.....	31,627	.....	4,895	.....	210
24	..	BNP International Corp., Houston Banque Nationale de Paris, France	24	.....	6,110	.....	2,256	.....	2
25	..	European American Corp., Chicago (c) European American Bank & Trust Co., New York (b)	0	.....	373	.....	0	.....	298
26	..	Hongkong Bank International, Houston Hongkong & Shanghai Banking Corp., Hong Kong	0	.....	2,586	.....	293	.....	21
27	..	Indosuez Bank International, Houston Banque Indosuez, Paris, France	0	.....	2,510	.....	0	.....	79

(a)-Based on report of condition submitted by Edge Act banks to the Federal Reserve. The 1983 data are of June. The 1982 data are for June 30th. (b)-Parent bank is owned in turn, by a foreign bank, or banks. See the listing of U.S. commercial bank subsidiaries of foreign banks. (c)-An agreement corporation. (d)-For 1983, asset and deposit figures are averages for the month combined for the head office and domestic branches. The 1982 data are for the head office only. (e)-Deposit rank of parent among world commercial banks. (f)-1983 data include figures for Los Angeles and Houston branches. (g)-1983 data include figures for Miami branch. (h)-1983 data include figures for Houston branch. (i)-1983 data include figures for Miami and Houston branches. (j)-1983 data include figures for Los Angeles branch. (k)-1983 data include figures for New York branch. (l)-Owns 51% of edge. Other 49% owned by First National Bank of Greater Miami. (x)-Has an IBF office.

New York Investment Company Subsidiaries of Foreign Banks

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Name of Investment Company	Parent(s)	Date Operations Began	C & I Loans	**June 30, 1983** compared with June 30, 1982 (e) Total Assets	Total Dep. & Credit Bal.
			(Dollar Figures in Thousands)		
American Scandinavia Banking Corp.	American Scandinavia Group:	March 2, 1981	**184,250**	**293,945**	**1,560**
	(1) Danske Bank, Copenhagen (2) Christiana Bank og Kreditkasse, Oslo (3) Pk Banken, Stockholm (4) Union Bank of Finland Ltd., Helsinki		73,812	169,090	613
Baer American Banking Corp.(b)	Bank Julius Baer & Co. Ltd., Zurich	March 1976	**37,812**	**92,727**	**4,223**
			65,865	119,458	27,645
Banesto Banking Corp.(a,d)	Banco Espanol de Credito, Madrid, Spain	July 1978	**21,709**	**97,659**	**7,967**
			139,062	155,359	126,324
European-American Banking Corp.	European-American "Group":	May 1, 1968	**234,625**	**917,400**	**273,921**
	(1) Amsterdam-Rotterdam Bank, Amsterdam (2) Creditanstalt-Bankverein, Vienna (3) Deutsche Bank, Frankfurt (4) Midland, Bank, London (5) Societe Generale de Banque, Brussels (6) Societe Generale, Paris		306,255	1,234,596	121,026
French-American Banking Corp.	Banque Nationale de Paris	1919	**551,623**	**983,394**	**220,991**
			323,443	1,061,387	284,175
Nordic American Banking Corp.	Owned by 4 European Banks:	August 1975	**201,730**	**283,182**	**46,737**
	(1) Copenhagen Handelsbank, Denmark (2) Kansallis Osake-Pankki, Helsinki (3) Norske Creditbank, Oslo (4) Svenska Handelsbanken, Stockholm		233,941	307,515	87,179
J. Henry Schroder Banking Corp. (c)	Schroder Group, London	1978	**2,904**	**26,034**	**17,380**
			16,474	48,430	42,980
Skandinaviska Enskilda Banken Corp.	Skandinaviska Enskilda Banken, Stockholm	May 16,1982	**63,324**	**180,483**	**5**
			N.A.	N.A.	N.A.

Under New York State banking law, an investment company is similar to a state-chartered commercial bank subsidiary except for three major differences: (1) an investment company is not subject to the 10% lending limitation, while a commercial bank cannot lend to any one person an amount greater than 10% of its capital stock, surplus, and undivided profits; (2) an investment company has no restriction on investing in stocks of corporations, while banks cannot acquire the stock of any corporation; and (3) an investment company cannot accept deposits, but can only maintain credit balances incidental to the conduct of its lawful business.
(a)—Formerly Argentine Banking Corp., it was acquired by Banco Espanol de Credito in June 1982.
(b)—Converted from Baer Credit Corp. in 1976.
(c)—In 1923 the original J. Henry Schroder Banking Corp. was established, and it merged into J. Henry Schroder Bank & Trust Co., New York, in 1978.
(d)—The 1983 data were from the Federal Reserve Board. The 1982 data were obtained directly from the company.
(e)—The June 30, 1983 data are in bold face and appear above the June 30, 1982 data.
N.A.— Not available.

Source of data: The 1983 data are from the Federal Reserve Board, Washington, D.C. The 1982 data are from the Federal Reserve Bank of New York.

Representative Offices By State

CALIFORNIA

Beverly Hills

Toronto Dominion Bank

Los Angeles

Banco di Roma, Rome
Bank of Montreal
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Yokohama, Japan

Berliner Handels- und Frankfurter Bank, Frankfurt
Deutsche Bank, Germany
Export-Import Bank of Korea, Seoul
Hongkong and Shanghai Banking Corp., Hongkong
Kleinwort, Benson, Switzerland

Kredietbank, N.V., Brussels
Mercantile Bank of Canada, Montreal
Mitsui Trust and Banking Company, Ltd., Tokyo
National Westminster Bank, Ltd., London
Nederlandsche Middenstandsbank N.V., Amsterdam

Royal Bank of Canada, Montreal
Royal Bank of Scotland, Ltd., Edinburgh
Shizuoda Bank, Japan
State Bank of New South Wales, Sydney
Swiss Bank Corporaton, Basle
Toronto Dominion Bank

Newport Beach

Bank of N.T. Butterfield & Son, Ltd., Bermuda

San Francisco

Amsterdam-Rotterdam Bank, N.V., Amsterdam
Baer American Banking Corp., London
Bank of British Columbia, Vancouver
Bank of Nova Scotia, Toronto
Banque Paribas, Paris

Canadian Commercial Bank, Edmonton
Central Trust of China, Taipei
Credit Suisse, Zurich
Development Finance Corp. of New Zealand, Wellington
Industrial Bank of Japan, Ltd., Tokyo

Kyowa Bank, Ltd., Tokyo
National Westminster Bank, United Kingdom
Pierson, Heldring & Pierson, N.V., Amsterdam
Royal Bank of Canada, Montreal
Royal Bank of Scotland, Plc., Edinburgh

Societe Generale, Paris
Toronto Dominion Bank
Swiss Bank Corporation, Basle
Union Bank of Switzerland, Zurich

COLORADO

Denver

Bank of Montreal
Canadian Commercial Bank, Edmonton
Canadian Imperial Bank of Commerce, Vancouver
Mercantile Bank of Canada, Montreal
Norske Creditbank, Norway

Royal Bank of Canada, Montreal
Toronto Dominion Bank

DISTRICT OF COLUMBIA

Banco Commerciale Italiana, Milan
Banco do Brasil, S.A., Brasilia
Bank of Tokyo, Ltd.
Hong Kong Bank Group
Hongkong and Shanghai Banking Corp., Hong Kong

Industrial Bank of Japan, Ltd., Tokyo
Japan Development Bank, Tokyo
Nacional Financiera, S.A., Mexico City
State Bank of India, Bombay

FLORIDA

Coral Gables

Banca March, Palma de Mallorca

Miami

Banco Atlantico, Barcelona
Banco Internacional de Costa Rica S.A., Costa Rico
Banco Popular Dominicano, Santa Domingo
Banque Intercommercial de Gestion, Lausanne
Credit Suisse, Zurich

Dresdner Bank, Frankfurt
Filanbanco, Guayaquil, Ecuador
Royal Bank of Canada, Montreal

Tampa

Lloyds Bank International, Ltd., London

GEORGIA

Atlanta

Banco do Brasil, S.A., Brasilia
Bank of Tokyo, Ltd.
Credit Lyonnais, Paris
Credit Suisse, Zurich
Fuji Bank, Ltd., Tokyo

Industrial Bank of Japan, Ltd., Tokyo
Kredietbank, Brussels
Toronto Dominion Bank

ILLINOIS

Chicago

Banco do Brasil, S.A., Brasilia
Bank of Ireland, Dublin
Bank of Montreal, Montreal
Bank of Nova Scotia, Toronto
Bank of Tokyo, Ltd.

Bank of Scotland, Edinburgh
Credit Commercial de France, Paris
Credit Suisse, Zurich
Credito Italiano, Milan
Deutsche Bank, Frankfurt

Hokkaido Takushoku Bank, Ltd., Sapporo
Industrial Bank of Japan, Ltd., Tokyo
Jugobanka, Belgrade
Kleinwort, Benson (Geneva)
Kyowa Bank, Ltd., Tokyo

Mitsui Bank, Ltd., Tokyo
National Bank of Canada, Montreal
National Westminster Bank, Plc., London
Nederlandsche Middenstandsbank (NMB Bank), Amsterdam
Philippine National Bank, Manila

Royal Bank of Canada, Montreal
Royal Bank of Scotland, Ltd., Edinburgh
Saitama Bank, Ltd., Tokyo
Taiyo Kobe Bank, Ltd., Tokyo
Toronto Dominion Bank

INDIANA

Gary

Stepanska Banka Skopje, Yugoslavia

LOUISIANA

New Orleans

Banque de L'Union Europeenne, Paris

MASSACHUSETTS

Boston

Toronto Dominion, Inc.

Fall River

Banco Commercial Dos Acores, Ponta Delgada, Portugal

MINNESOTA

Minneapolis

Barclays Bank International, London

MISSOURI

St. Louis

Kredietbank, N.V., Brussels

NEW YORK

New York

Akbank T.A.S., Ankara
Algemene Bank Nederland, N.V., Amsterdam
Andelsbanken A/S, Copenhagen
Arab African International Bank, Cairo
Austrian Landerbank, Vienna

Banca Popolare di Novara, Italy
Banco Boliviano Americano, La Paz, Bolivia
Banco Comercial del Norte, Buenos Aires
Banco de Galicia y Buenos Aires
Banco de Italia y Rio de la Plata, Buenos Aires

Banco del Estado, La Paz, Bolivia
Banco de Santiago, Chile
Banco di Roma, Rome
Banco di Santo Spirito, Rome, Italy
Banco do Estado de Minas Gerais, Brazil

Banco Espanol de Credito, Madrid
Banco Exterior de Espana, Madrid
Banco Hipotecario Dominicano, S.A., Santo Domingo
Banco Latino, Caracas
Banco Industrial de Cataluna, Barcelona

Banco Mercantil y Agricola, C.A., Caracas
Banco Mexicano Somex, Mexico City
Banco Nacional de Obras y Servicios Publicos, Mexico City
Banco National de Descuento, Caracas
Banco Popolare di Milano, Milan

Banco Popolare di Novára
Banco Sud Americano, Chile
Bank Ekspor Impor Indonesia, Jakarta
Bank Handlowy W Warszawie, S.A., Poland
Bank Leu, Ltd., Zurich

Representative Offices By State

Bk.of Credit & Commerce Intl. Ltd., Luxembourg
Bank Indonesia, Jakarta
Bank of Japan, Tokyo
Bank of Korea, Seoul
Bank of N.T. Butterfield and Son, Bermuda

Bank of Pusan, Korea
Banque Arabe et Internationale d'Investissement, France
Banque Bruxelles Lambert, S.A., Brussels
Banque de la Societe Fin. Europeenne, Paris
Banque Francaise Du Commerce Exterieur, Paris

Banque Internationale a Luxembourg, S.A.
Banque International pour L'Afrique Occidentale, Paris
Banque Sudameris, Paris
Banque Worms, Paris
Barclays National Bank Ltd., Johannesburg

Baring Brothers & Company, Ltd., London
Bergen Bank, Norway
Berliner Handels-und Frankfurter Bank, Frankfurt
Bremer Holdings Limited, England
British Bank of the Middle East, London

N.T. Butterfield & Son, (Bermuda) Inc.
Caisse Centrale des Banques Populaires, Paris
Canadian Imperial Bank of Commerce, Toronto
Cassa di Risparmio de Firenze, Florence
Cassa di Risparmio de Genova e Imperia

Cassa di Risparmio delle Prov. Lombarde, Milan
Cassa di Risparino di Torino, Turin
Cassa di Risp. di Verona Vicenza e Bulluno
Central Bank of the Republic of Turkey, Ankara
Central Trust of China, Taipei

Charterhouse Group International, Inc., London
Christiana Bank og Kreditcasse, Oslo
Comp. de Banque et d'Investissements, Lausanne
Comp. Financiere de la Mediterranee, SA, Paris
Country Bank, Ltd., London

Credit Commercial de France, Paris
Credit Industriel et Commercial Group, Paris
Daegu Bank, Ltd., Korea
Danske Bank, Copenhagen
Deutsche Genossenschaftsbank, Frankfurt

Export-Import Bank of Korea, Seoul
Filanbanco, Guayaquile, Ecuador
First Curacao International Bank, Willemstad, Netherlands Antilles
Genossenschaftliche Zentralbank, Vienna
Gerrard and National Plc., London

Hambros Bank, Ltd., London
Hessische Landesbank Girozentrale, Frankfurt
Hill Samuel, Inc., London
Hyakujushi Bank, Japan
Investiciona banka Titograd-Udrazena Banka, Yugoslavia

Japan Development Bank, Tokyo
Kleinwort, Benson, Ltd., London
Kredietbank SA, Luxembourgeoise
Korea Development Bank, Seoul
Libra Bank, Ltd., London

Ljubljanska Banka, Yugoslavia
Meridien Int'l. Bank, Bahamas
Merrill Lynch International Bank, Inc., London
Morgan Grenfell & Company, Ltd., London
Nacional Financiera, S.A., Mexico City

National Bank of Greece, Athens
National Bank of Hungary, Budapest
National Bank of Nigeria, Lagos
National Bank of New Zealand, Wellington
National Mortgage Bank of Greece, Athens

National Westminster Bank, PLC., London
Nederlandsche Middenstandsbank, Amsterdam
Norinchukin Bank, Tokyo
North American Bank, Ltd., Tel-Aviv
Nuovo Banco Ambrosiano, Milan

Orion Bank, Ltd., London
Pierson, Heldring & Pierson NV, Netherlands
Privredna Banka Sarajevo, Yugoslavia
Rabobank Nederland, Utrecht
Rea Brothers, Ltd., London

Reserve Bank of Australia, Sydney
Romanian Bank for Foreign Trade, Bucharest
Saudi European Bank, S.A., Paris
Saudi International Bank, London
Scandinavian Bank, Ltd., London

Small and Medium Industry Bank, Seoul
Societe Generale de Banque, Brussels
Societe Industrielle de Banque, Paris
Stepanska Banka Skopje, Yugoslavia
Sudameris Banking Group

Toronto Dominion Bank
Trans-Arabian Investment Bank, Ltd., Bahrain
Udruzuna Beogrodska Banka, Belgrade
Ufficio Italiano dei Cambi, Italy
Ulster Investment Bank, Ltd., Ireland
Union Bank of Norway, Oslo

United Bank for Africa, Ltd., Lagos
United Mizarahi Bank, Ltd., Tel-Aviv
Vereins-und Westbank AG, Hamburg
Vojvodjanska Banka-Udruzena Banka, Yugoslavia
Wardley Limited, Hong Kong

Williams & Glyn's Bank, Ltd., London
Yapi ve Kredi Bankasi A.S., Ankara

NORTH CAROLINA

Charlotte

Barclays Bank International, Ltd., London

OHIO

Cleveland

Bank of Nova Scotia, Toronto
Bayerische Vereinsbank, Munich
Lloyds Bank International, London

PENNSYLVANIA

Philadelphia

Charterhouse Japhet North America, London

Pittsburgh

Royal Bank of Canada, Montreal
Toronto Dominion Bank

TEXAS

Dallas

Barclays Bank International, London
Banco do Brasil, S.A., Brasilia
Canadian Commercial Bank, Edmonton
Canadian Imperial Bk. of Commerce, Toronto
Mercantile Bank of Canada, Montreal

National Commercial Banking Co. of Australia Ltd., Melbourne
Royal Bank of Canada, Montreal

Houston

Algemene Bank Nederland, Amsterdam
Australia and New Zealand Banking Corp.
Banca Nazionale del Lavoro, Rome
Banco do Brasil, S.A., Brasilia
Banco do Estado de Sao Paulo, S.A.

Banco di Roma, Rome
Bank of Montreal
Bank of Nova Scotia, Toronto
Bank of Scotland, Edinburgh
Bank of Seoul and Trust Co.

Bank of Tokyo, Ltd.
Banque de l'Indochine et de Suez, Paris
Banque Paribas, Paris
Barclays Bank International, Ltd., London
Bergen Bank, Norway

Canadian Imperial Bank of Commerce, Toronto
Cho-Heung Bank, Ltd., Seoul
Clydesdale Bank, Ltd., London
Credit Lyonnais Southwest, Paris
Credito Italiano, Genoa

Credit Suisse, Zurich
Dai-Ichi Kangyo Bank, Ltd., Tokyo
Daiwa Bank, Ltd., Osaka
Danske Bank , Copenhagen
Dresdner Bank, Frankfurt

Fuji Bank, Ltd., Tokyo
Hokkaido Takushoku Bank, Ltd., Sapporo
Hongkong & Shanghai Banking Group
Industrial Bank of Japan, Tokyo
International Comm. Bank of China, Taipei

James Finlay Corp., Ltd., London
Korea Exchange Bank, Seoul
Lloyds Bank International, Ltd., London
Mitsubishi Bank, Ltd., Tokyo
Mitsui Bank, Ltd., Tokyo

National Westminster Bank, Plc., London
Norske Creditbank, Oslo
Philippine Commercial and Industrial Bank, Makati
Philippine National Bank, Manila
Post-och Kreditbanken, PKbanken, Stockholm

Royal Bank of Canada, Montreal
Royal Bank of Scotland, Ltd., Edinburgh
Sanwa Bank, Ltd., Osaka
Societe Generale, Paris
Sumitomo Bank, Ltd., Osaka

Swiss Bank Corporation, Zurich
Taiyo Kobe Bank, Ltd., Kobe, Japan
Thai Farmers Bank, Bangkok
Tokai Bank Ltd., Nagoya, Japan
Toronto Dominion Bank

Westpac Banking Corp., Sydney
Union Bank of Switzerland, Zurich

WASHINGTON

Seattle

Fuji Bank, Ltd., Tokyo
Korea Exchange Bank, Seoul

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

(Dollar Figures in Millions)

Home Country and parent (Parents listed alphabetically within country) Parents assets on 12/31/83)	Name and location of U.S. offices (Arranged by size of C&I Loans on 6/30/83)	June 1983 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
ARGENTINA											
Banco de la Nacion Argentina, Buenos Aires 11,824	New York (HS)	B	271.5	963.2	615.8		B	165.5	1,152.4	556.2	
	San Francisco	A	38.7	213.2	1.3		A	56.0	174.7	4.6	
	Chicago	B	22.8	173.6	0.5		B	23.6	151.0	0.5	
	Miami	A	2.9	45.1	22.7		A	3.6	46.1	1.2	
		4	335.9	1,395.1	640.3	11.8%	4	248.7	1,524.2	562.5	12.9%
Banco de la Provincia de Buenos Aires 2,837	Los Angeles	A	129.1	258.1	117.9		A	119.5	281.8	126.0	
	New York	A	29.3	97.1	41.5		A	61.9	108.5	0.7	
	Miami (w)	A	----	----	----		A	19.0	53.1	15.5	
		2	158.4	355.2	159.4	12.5%	3	200.4	443.4	142.2	10.6%
Banco Rio de la Plata, Buenos Aires 1,940	New York (z)	B	11.2	203.4	2.7	10.5%	B	43.3	163.4	2.6	9.8%
AUSTRALIA											
Australia & New Zealand Banking Group, Melbourne 18,198 (d)	Chicago	B	90.1	188.7	0.0		B	44.7	120.1	0.0	
	Los Angeles	A	33.1	171.9	58.5		A	38.4	221.8	17.3	
	New York (HS)	B	0.8	245.1	117.2		B	16.1	193.1	59.8	
		3	124.0	605.7	175.7	3.3%	3	99.2	535.0	77.1	3.0%
Commonwealth Trading Bank of Australia, Sydney 10,514 (e)	New York (HS)	B	49.0	212.3	24.2		B	32.5	254.0	50.5	
	Los Angeles	A	7.0	114.9	0.0		A	9.6	68.6	0.0	
		2	56.0	327.2	24.2	3.1%	2	42.1	322.6	50.5	3.1%
National Commercial Banking Corp., Melbourne 16,579 (d)	Los Angeles	A	55.1	138.1	42.8		A	28.5	88.6	15.0	
	New York (f, HS)	B	40.5	279.4	21.8		B	37.0	281.2	18.0	
	Chicago	B	8.0	83.4	0.0		B	----	----	----	
		3	103.6	500.9	64.6	3.0%	2	65.5	369.8	33.0	2.2%
State Bank of New South Wales, Sydney 2,954 (e)	New York (HS)	B	24.9	27.4	0.0	0.9%	B	----	----	----	
Westpac Banking Corp., Sydney 27,688 (d)	New York (HS)	B	3.3	218.0	108.3		B	2.3	139.4	84.2	
	San Francisco	A	1.7	19.5	0.2		A	15.6	25.1	0.2	
	Chicago	B	0.0	7.4	0.0		B	----	----	----	
		3	5.0	244.9	108.5	0.9%	3	17.9	164.5	84.4	0.8%
AUSTRIA											
Creditanstalt-Bankverein, Austria (u) 19,565	New York (HS)	B	19.3	57.8	28.4	0.3%	B	----	----	----	
BAHRAIN											
Arab Banking Corp., Manama 7,892	New York (HS)	B	156.4	510.0	275.5	6.5%	B	95.0	432.4	420.7	9.0%
Gulf International Bank, Manama 6,132	New York (HS)	B	0.1	101.8	3.4	1.7%	A	----	----	----	
							B	0.0	43.5	37.7	1.0%
BELGIUM											
Kredietbank International Group, Brussels 18,643	New York (HS)	B	79.5	383.4	176.6	2.1%	B	37.3	358.3	50.2	1.8%
BRAZIL											
Banco Auxilar, Sao Paulo 997	New York (HS)	B	11.0	53.4	2.5	5.4%	B	5.0	13.4	0.2	1.7%
Banco Bamerindus do Brasil, Curitiba 1,887	New York (HS)	B	0.0	27.2	0.0	1.4%	B	----	----	----	
Banco Bandeirantes, Sao Paulo 784 (n)	New York(HS)	B	0.0	10.0	0.0	1.3%	B	----	----	----	---
Banco Brasileiro de Descontos, Sao Paulo 9,135	New York (HS)	B	3.2	18.7	5.8	0.2%	B	0.0	10.5	0.0	0.1%
Banco de Credito Nacional, Sao Paulo 1,480	New York (HS)	B	43.8	70.2	32.8	4.7%	B	52.4	110.8	18.6	6.6%
Banco do Brasil, Brasilia 59,110	New York	B	45.6	347.8	290.7		B	147.5	654.4	434.6	
	San Francisco (HS)	A	5.0	813.2	84.2		A	30.3	941.5	41.9	
	Los Angeles	A	1.5	622.9	60.4		A	5.9	865.2	18.9	
	Miami	A	0.1	43.1	7.9		A	0.2	128.0	9.1	
		4	52.2	1,827.0	443.2	3.1%	4	183.9	2,589.1	504.5	3.9%
Banco do Commercio e Industria de Sao Paulo 1,515	New York (z,HS)	B	85.5	116.9	9.5		A	125.0	156.2	9.1	
	Houston	E	0.7	2.8	0.0		E	----	----	----	
		2	86.2	119.7	9.5	7.9%	1	125.0	156.2	9.1	14.7%
Banco do Estado de Sao Paulo 7,769	New York	A	118.2	192.0	53.3		A	211.6	265.1	12.6	
	Los Angeles	A	29.2	127.3	32.7		A	30.4	121.7	8.4	
	Miami	A	28.2	126.5	5.7		A	28.9	64.6	8.8	
	San Francisco	A	23.8	114.5	40.9		A	23.9	171.4	33.2	
		4	199.4	560.3	132.6	7.2%	4	294.8	622.8	63.0	6.2%
Banco do Estado do Parana, Curitiba 1,444	New York (HS)	B	0.0	0.1	0.0	0.0%	B	----	----	----	
Banco do Estado do Rio de Janeiro 1,613	New York (HS)	B	37.0	63.2	43.8	3.9%	B	27.5	30.2	0.0	1.6%
Banco do Estado do Rio Grande do Sul, Porto Allegre 2,167	New York (HS)	B	0.0	6.7	0.0	0.3%	B	----	----	----	
Banco Economico, Sao Paulo 2,662	New York (HS)	B	10.8	25.7	4.7	1.0%	B	17.1	37.1	4.9	2.2%
Banco Itau, Sao Paulo 6,479	New York	A	59.8	103.9	6.0	1.6%	A	52.7	85.1	2.8	1.5%
Banco Mercantil de Sao Paulo 2,332	New York (z,HS)	B	24.6	116.3	1.4	5.0%	B	30.0	99.9	0.3	4.1%
Banco Nacional, Belo Horizonte 4,283	New York	A	70.3	91.6	30.5		A	63.5	90.6	1.1	
	Miami	A	11.5	20.7	18.4		A	----	----	----	
		2	81.8	112.3	48.9	2.6%	1	63.5	90.6	1.1	2.5%
Banco Noroeste do Estado de Sao Paulo 211 (o)	New York (HS)	B	0.0	33.1	24.0	11.4%	B	0.0	25.4	10.9	5.3%
Banco Real, Sao Paulo 4,388	New York (HS)	B	118.0	329.0	111.3						
	Miami	A	15.6	41.3	17.1		A	26.7	37.2	6.2	
	Chicago	E	3.5	10.6	0.1		E	2.0	7.9	0.2	
	Houston	EB	2.8	14.4	3.2		EB	----	----	----	
	Los Angeles	A	1.7	44.2	31.9		A	4.4	111.8	11.0	
	Washington, D.C.	B	1.3	3.8	0.7		B	----	----	----	
		6	142.9	443.3	164.3	10.1%	4	166.6	453.1	95.0	8.2%

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

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(Dollar Figures in Millions)

Home Country and parent (Parents listed alphabetically within country) Parents assets on 12/31/83)	Name and location of U.S. offices (Arranged by size of C&I Loans on 6/30/83)	June 1983 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Banco Safra, Sao Paulo 1,749	New York (HS)	B	14.3	202.0	191.4	11.5%	B	14.3	168.2	153.6	10.8%
Uniao de Bancos Brasileros, Rio de Janeiro 4,288	New York	A	8.7	59.5	29.2	1.4%	A	4.7	45.5	1.5	2.1%
CANADA											
Bank of British Columbia, Vancouver 2,630	San Francisco	A	31.8	85.8	45.6	3.3%	A	30.0	112.3	59.8	4.7%
Bank of Montreal 48,101	New York (HS)	B	1,111.9	3,372.9	2,446.7		B	1,365.2	3,941.0	1,422.5	
	San Francisco	A	969.3	2,271.6	0.0		A	1,279.1	1,979.1	0.0	
	San Francisco	C	12.4	54.1	18.6		C	16.1	59.9	26.6	
	New York	C	4.9	73.1	62.3		C	5.5	26.9	17.4	
		4	2,098.5	5,771.7	2,527.6	12.0%	4	2,665.9	6,006.9	1,466.5	12.6%
Bank of Nova Scotia, Toronto 41,896	Atlanta	A	210.3	268.8	4.4		A	229.5	340.3	5.3	
	New York (HS)	A	149.2	711.2	65.2		A	115.3	602.6	46.3	
	San Francisco	A	121.2	809.7	83.6		A	259.9	327.8	89.5	
	Portland, Ore	B	92.2	382.4	377.4		B	66.5	649.7	643.2	
	San Juan, P.R	C	57.0	418.6	338.8		C	84.8	464.5	401.6	
	Boston	B	45.8	99.1	38.0		B	146.3	168.9	14.3	
	Virgin Islands	3B	10.0	429.5	408.9		3B	12.4	285.7	262.7	
	Miami	A	1.7	30.5	1.9		A	1.1	39.4	1.0	
	New York	C	0.0	5.8	3.6		C	0.0	4.7	2.5	
		11	687.4	3,155.6	1,321.8	7.5%	11	915.8	2,883.6	1,466.4	6.9%
Canadian Commercial & Industrial Bank, Edmonton 1,628	Los Angeles (HS)	A	222.6	393.2	0.0	24.2%	A	162.1	271.6	0.0	22.5%
Canadian Imperial Bank of Commerce, Toronto 53,392	New York (HS)	A	431.3	1,886.5	1,869.3		A	329.1	968.9	155.8	
	New York	C	276.4	311.2	31.9		C	166.1	237.0	41.9	
	San Francisco	A	257.8	477.5	0.0		A	229.9	362.7	0.0	
	San Francisco	C	171.2	695.6	539.3		C	241.0	867.1	698.9	
	Pittsburgh	B	164.4	114.2	1.8		B	67.9	69.0	1.1	
	Atlanta	A	142.7	504.3	1.0		A	117.3	334.1	0.6	
	Seattle	B	121.9	248.2	101.9		B	195.6	275.7	108.0	
	Portland, Ore	B1	83.0	1,106.2	1,043.8		B1	71.5	1,194.4	1,088.9	
	Chicago	B	57.2	63.9	0.1		B	89.4	128.7	0.9	
	Portland, Ore	B2	10.6	14.4	3.1		B2	12.5	17.4	5.1	
	Portland, Ore	B3	5.9	15.2	3.5		B3	10.7	18.6	4.3	
	Beaverton, Ore	B	4.8	13.9	3.1		B	3.6	15.2	3.2	
		12	1,727.2	5,451.1	3,598.8	10.2%	12	1,534.6	4,488.8	2,108.7	8.9%
National Bank of Canada, Montreal 15,092	New York	A	108.2	221.9	92.6		A	354.8	548.6	124.1	
Royal Bank of Canada, Montreal 69,313	Chicago (HS)	B	31.5	31.0	0.0		B	----	----	----	
		2	139.7	252.9	92.6	1.7%	1	354.8	548.6	124.1	3.7%
	Portland, Ore	B	1,258.9	1,564.3	1,233.8		B	1,328.5	1,786.0	1,585.8	
	New York (HS)	C	276.1	594.9	383.1		C	238.2	619.9	325.8	
	New York (z)	B	273.4	1,202.0	123.6		B	318.2	1,280.9	85.9	
	San Juan, P.R	B	213.6	465.4	412.5		B	181.5	401.3	329.8	
	San Francisco	A	159.8	950.7	0.9		A	130.4	1,265.2	1.0	
	Hato Rey, P.R	B	65.7	135.8	123.3		B	71.6	129.1	114.0	
	JFK, San Juan, P.R	B	46.5	49.6	36.8		B	43.8	46.7	13.2	
	Santurce, P.R	C	19.5	407.3	330.4		C	16.4	440.2	370.6	
	Mayaguez, P.R	B	14.5	22.6	21.8		B	17.1	26.9	25.8	
	Miami	A	5.3	230.5	208.2		A	14.0	167.7	161.1	
	Santurce, P.R	B	3.5	37.7	39.9		B	28.4	50.4	46.9	
	Guanica, P.R	B	1.8	6.3	3.0		B	2.0	5.8	5.4	
	New York	A	0.0	0.0	0.0		A	----	----	----	
		13	2,338.6	5,667.2	2,917.3	8.2%	12	2,390.1	6,220.1	3,065.3	9.4%
Toronto Dominion Bank 34,756	New York (HS)	B	618.3	2,595.6	2,072.8		B	651.4	1,764.1	487.5	
	Atlanta	A	369.1	1,060.0	1.3		A	466.9	1,044.2	3.1	
	San Francisco	A	181.8	681.2	0.0		A	151.3	668.3	20.0	
	Chicago	B	134.3	154.6	0.1		B	----	----	----	
	San Francisco	C	28.2	133.4	115.7		C	38.7	158.1	138.2	
	New York	C	0.0	6.1	1.9		C	0.0	5.9	2.1	
		6	1,331.7	4,630.9	2,191.8	13.3%	5	1,308.3	3,640.6	650.9	11.0%
CAYMAN ISLANDS											
Bank of Cred & Comm Intl(Overseas) Ltd, Georgetown 3,828	Miami	A	15.1	64.3	45.6	1.7%	A	0.0	9.7	9.6	0.3%
CHILE											
Banco de Chile, Santiago 4,225	New York (HS)	B	5.0	24.6	24.1	0.6%	B	0.0	5.6	0.0	0.1%
CHINA											
Bank of China, Peking 38,264 (n)	New York (HS)	B	1.4	492.8	32.0	1.3%	B	3.9	65.4	19.1	0.1%
COLOMBIA											
Banco Cafetero, Bogota 1,161 (n)	New York	E	12.1	81.5	68.9		E	4.7	40.1	16.3	
	Miami (HS)	EB	0.0	4.2	3.9		EB	----	----	----	
		2	12.1	85.7	72.8	7.4%	1	4.7	40.1	16.3	4.3%
Banco Colpatria, Bogota 146 (n)	Miami (HS)	A	37.7	50.8	41.0	34.8%	A	13.2	19.5	16.9	39.0%
Banco de Bogota 2,388	New York (z,HS)	B	66.8	185.5	71.3		B	72.9	159.5	106.2	
	New York	C	56.3	168.5	115.6		C	46.3	192.2	110.4	
	Miami	E	4.7	17.1	13.1		E	0.6	14.1	11.2	
		3	127.8	371.1	200.0	15.5%	3	119.8	365.8	227.8	16.3%
Banco de Colombia, Bogota 1,650 (n)	Miami (HS)	C	25.5	110.0	96.2	6.7%	C	9.4	95.8	73.2	7.3%
Banco Ganadero, Bogota 637 (n)	Miami (HS)	A	0.0	35.5	24.6	5.6%	A	----	----	----	
DENMARK											
Aktivbanken, Vejle 563	Long Beach, Calif. (HS)	C	11.5	73.8	65.8	13.1%	C	11.2	47.8	40.2	8.4%
Danske Provinsbank, Copenhagen 2,079	New York (HS)	B	10.9	136.4	106.7	6.6%	B	6.1	52.9	47.6	2.6%
Privatbanken, Copenhagen 4,427	New York (HS)	B	14.1	114.7	24.3	2.6%	B	14.7	57.3	9.3	1.2%

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

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(Dollar Figures in Millions)

Home Country and parent (Parents listed alphabetically within country) Parents assets on 12/31/83)	Name and location of U.S. offices (Arranged by size of C&I Loans on 6/30/83)	June 1983 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
ECUADOR											
Banco del Pacifico, Guayaquil 693 (n)	Miami	E	0.5	13.3	8.7	1.9%	E	---	---	---	
EGYPT											
Arab African International Bank, Cairo 3,687	New York	A	11.6	206.2	2.1	5.6%	A	9.7	125.7	0.8	4.2%
FRANCE											
Banque de l'Union Europeenne, Paris 4,818	New York (HS)	B	52.8	131.1	1.6	2.7%	B	51.6	77.7	1.5	1.5%
Banque Francaise du Commerce Exterieur, Paris 17,021	New York (HS)	B	162.0	750.5	88.4		B	227.4	533.6	60.0	
	San Francisco	A	6.9	7.5	0.0		A	17.1	71.2	0.0	
		2	168.9	758.0	88.4	4.5%	2	244.5	604.8	60.0	4.0%
Banque Indosuez, Paris 26,604	New York (HS)	B	229.7	1,549.2	621.9		B	22.1	382.4	23.4	
	Chicago	B	90.3	105.0	13.6		B	94.5	106.6	8.3	
	Los Angeles	B	3.5	5.5	0.4		B	0.5	17.6	0.0	
	Houston	E	0.0	2.5	0.0		E	----	----	----	
		4	323.5	1,662.2	635.9	6.2%	3	117.1	506.6	31.7	2.1%
Banque Nationale de Paris 107,949	New York (HS)	I	551.6	983.4	221.0		I	323.4	1,061.4	284.2	
	San Francisco	C	419.7	1,167.7	1,040.4		C	255.0	960.4	830.5	
	New York	B	410.4	1,895.4	970.6		B	529.2	971.9	405.1	
	San Francisco	A	198.5	879.4	153.0		A	276.4	730.6	158.3	
	Los Angeles	A	144.2	136.5	0.0		A	96.3	90.4	0.0	
	Chicago	B	102.4	268.5	99.9		B	148.7	358.0	96.1	
	Houston	E	0.0	6.1	2.3		E	----	----	----	
		7	1,826.8	5,337.0	2,487.2	4.9%	6	1,629.0	4,172.7	1,774.2	3.9%
Banque Paribas, Paris 21,895	Los Angeles	A	193.5	334.3	0.1		A	152.0	334.0	0.4	
	New York (HS)	B	178.8	637.1	460.9		B	331.6	519.3	205.5	
	Chicago	B	114.9	159.8	0.0		B	----	----	----	
	Miami	A	1.7	13.8	11.0		A	----	----	----	
	Houston	E	1.5	11.5	7.2		E	0.9	14.1	10.8	
		5	490.4	1,156.5	479.2	5.3%	3	484.5	867.4	216.7	4.4%
Banque Sudameris, Paris 3,426	Miami	A	15.8	128.3	67.1	3.7%	A	0.0	2.0	1.0	0.1%
Banque Worms, Paris 4,982	New York (HS)	B	31.9	65.6	3.1	1.3%	B	11.7	30.1	0.5	0.6%
Credit Agricole Mutuel, Paris 96,719	Chicago (HS)	B	24.8	335.1	52.2	0.3%	B	89.1	432.1	106.0	0.4%
Credit Commerciale de France, Paris 15,309	New York (HS)	B	184.0	444.1	278.5	2.9%	B	152.0	313.1	115.7	2.1%
Credit du Nord, Lille 8,737	New York (HS)	B	23.6	323.8	193.9	3.7%	B	----	----	----	
Credit Industrial et Commerciale, Paris 10,512	New York (HS)	B	186.8	933.6	128.1	8.9%	B	277.0	1,596.5	71.4	15.1%
Credit Lyonnais, Paris 94,979	New York	B	626.9	1,798.3	933.0		B	797.4	1,956.5	1,007.8	
	Los Angeles (HS)	A	101.1	266.3	0.5		A	128.6	415.4	0.3	
	Chicago	B	97.2	139.9	11.0		B	134.5	251.4	27.0	
	San Francisco	A	54.8	74.3	0.0		A	47.5	60.5	0.1	
	Miami	A	30.7	52.8	31.8		A	21.5	22.5	0.1	
	Atlanta (h)	A	-----	-----	-----		A	-----	-----	-----	
		6	910.7	2,331.6	976.3	2.5%	5	1,129.5	2,706.3	1,035.3	2.9%
Societe Generale, Paris (u) 84,186	New York (HS)	B	255.6	1,105.7	513.5		B	366.5	1,259.9	269.4	
	Chicago	B	97.0	100.5	0.8		B	67.5	53.8	0.0	
	Los Angeles	B	44.8	59.4	0.1		B	38.2	54.0	0.0	
		3	397.4	1,265.6	514.4	1.5%	3	472.2	1,367.7	269.4	1.6%
Union de Banques Arabes et Francaises, Neuilly 6,263	New York	C	191.0	1,424.2	1,124.5	22.7%	C	183.2	1,163.2	854.1	19.7%
GERMANY											
Bank fuer Gemeinwirtschaft, Frankfurt 23,271	New York (HS)	B	5.0	175.3	129.2	0.8%	B	8.3	224.9	191.2	0.9%
Bayerische Hypotheken-und Wechsel-Bank, Munich 37,996	New York (HS)	B	42.0	137.3	39.8	0.4%	B	110.9	221.5	106.3	0.6%
Bayerische Landesbank Girozentrale, Munich 38,976	New York	B	19.5	312.6	40.7	0.8%	B	51.8	127.0	19.8	0.3%
Bayerische Vereinsbank, Munich 43,548	New York	B	77.1	248.6	76.4		B	70.2	242.9	45.8	
	Los Angeles (HS)	A	76.9	120.1	0.0		A	102.3	284.3	0.0	
	Chicago	B	60.9	222.9	107.4		B	102.7	193.2	84.1	
	Atlanta	A	50.0	205.8	168.3		A	94.3	129.0	34.7	
		4	264.9	797.4	352.1	1.8%	4	369.5	849.4	164.6	1.9%
Berliner Handels und-Frankfurter Bank, Frankfurt 8,576	New York (HS)	B	52.5	108.9	34.3	1.3%	B	38.1	123.3	39.9	1.3%
Commerzbank, Duesseldorf 44,648	New York (HS)	B	394.5	1,353.5	957.1		B	356.2	1,282.5	901.4	
	Chicago	B	260.4	364.7	230.2		B	237.4	309.6	79.2	
	Atlanta	A	56.7	58.2	0.0		A	61.5	62.7	0.0	
		3	711.6	1,776.4	1,187.3	4.0%	3	655.1	1,654.8	980.6	3.7%
Deutsche Bank, Frankfurt (u) 81,851	New York (HS)	B	317.3	984.2	596.8		B	206.1	1,227.2	694.1	
	Bannockburn, Ill (i)	I	216.8	231.2	0.0		F	----	----	----	
		2	534.1	1,215.4	596.8	1.5%	1	206.1	1,227.2	694.1	1.4%
Deutsche Genossenschaftsbank, Frankfurt 28,749	Los Angeles (HS)	A	62.4	102.1	10.2		A	45.1	87.9	0.0	
	New York	B	31.9	287.2	95.6		B	101.7	266.1	60.7	
		2	94.3	389.3	105.8	1.4%	2	146.8	354.0	60.7	1.2%
Deutsch Sudamerikanische Bank, Hamburg 2,084	Miami	A	24.8	123.5	117.2	5.9%	A	0.0	63.8	56.7	2.6%
Dresdner Bank, Frankfurt 56,542	New York	B	386.6	967.1	417.5		B	301.4	768.1	298.0	
	Los Angeles (HS)	A	127.1	169.3	0.6		A	127.9	211.6	1.8	
	Chicago	B	125.0	153.3	32.7		B	141.2	150.3	26.6	
		3	638.7	1,289.7	450.8	2.3%	3	570.5	1,130.0	326.4	1.9%
Hessiche Landesbank Girozentrale, Frankfurt 23,525	New York (HS)	B	0.0	83.2	10.7	0.4%	B	0.0	107.2	17.2	0.5%

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

(Dollar Figures in Millions)

Home Country and parent (Parents listed alphabetically within country) Parents assets on 12/31/83)	Name and location of U.S. offices (Arranged by size of C&I Loans on 6/30/83)	June 1983 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Westdeutsche Landesbank Girozentrale, Duesseldorf..... 54,738	New York (HS).....	B	308.2	1,020.9	482.5	1.9%	B	438.4	1,169.6	563.8	2.1%
GREECE											
National Bank of Greece, Athens..... 15,868	New York.....	C	56.7	482.5	442.6		C	60.9	425.2	373.5	
	Chicago.....	B	8.9	38.0	32.6		B	10.5	36.6	29.2	
	Boston (HS).....	B	7.1	28.7	22.8		B	4.8	20.3	16.4	
		3	72.7	549.2	498.0	3.5%	3	76.2	482.1	419.1	3.2%
HONG KONG											
Chekiang First Bank Ltd., Victoria..... 305 (n)	San Francisco.....	A	11.8	65.6	51.1	21.5%	A	5.6	46.5	34.0	11.7%
Dah Sing Bank Ltd., Hong Kong..... 159 (m)	San Francisco.....	A	10.8	20.4	12.9	12.8%	A	9.5	21.6	16.2	18.0%
Hang Seng Bank, Ltd., Hong Kong (j)..... 6,381	New York (j).....	B	----	----	----	----	B	----	----	----	----
Hongkong & Shanghai Banking Corp., Hong Kong (v)... 56,897	Buffalo, N.Y. (HS).....	C	5,593.1	21,235.5	16,024.5		C	5,553.7	19,008.3	15,075.6	
	New York.....	2B	233.1	769.8	460.4		2B	131.3	514.0	312.5	
	San Francisco.....	A	46.2	171.9	131.2		A	45.1	152.1	144.8	
	Seattle.....	B	28.9	35.9	24.5		B	26.0	31.5	11.1	
	Los Angeles.....	A	13.7	34.0	27.6		A	19.1	44.5	19.9	
	Miami (v).....	E	10.9	136.2	120.0		E	10.2	47.4	37.5	
	Agana, Guam.....	A	6.8	12.0	9.8		A	7.3	11.0	9.7	
	Chicago.....	B	5.2	10.5	5.9		B	6.7	11.2	4.0	
	Los Angeles (v).....	EB	4.1	5.5	1.3		EB	----	----	----	
	Houston (v).....	EB	1.5	4.2	0.5		EB	----	----	----	
	Portland, Ore.....	B	0.3	9.5	6.6		B	0.2	7.9	6.5	
	Houston.....	E	0.0	2.6	0.3		E	0.0	0.2	0.1	
		13	5,927.3	22,281.7	16,690.8	39.2%	11	5,789.4	19,780.7	15,584.2	37.8%
Ka Wah Bank Ltd., Victoria..... 337 (m)	Los Angeles.....	B	0.8	10.0	7.6		B	0.0	5.7	3.1	
	New York.....	B	0.0	4.0	2.0		B	----	----	---	
		2	0.8	14.0	9.6	4.2%	1	0.0	5.7	3.1	1.7%
Liu Chong Hing Bank, Hong Kong..... 701 (n)	San Francisco.....	A	2.4	104.4	68.5	14.9%	A	4.3	96.8	92.2	18.0%
Nanyang Commercial Bank, Ltd., Hong Kong..... 1,141	San Francisco.....	B	1.6	10.2	1.2	0.9%	B	----	----	----	----
Overseas Trust Bank Ltd., Hong Kong..... 1,582	San Francisco (HS).....	B	9.0	52.2	21.5	3.3%	B	6.8	27.1	6.2	2.3%
Shanghai Commercial Bank Ltd., Hong Kong..... 1,318	San Francisco.....	A	11.5	118.2	115.7		A	12.2	89.7	87.1	
	New York.....	B	0.0	10.5	9.3		B	----	----	----	
		2	11.5	128.7	125.0	9.8%	1	12.2	89.7	87.1	7.1%
INDIA											
Bank of Baroda, Bombay..... 4,686	New York (HS).....	B	7.3	11.3	3.2	0.2%	B	1.4	13.9	1.6	0.3%
Bank of India, Bombay..... 4,445	New York (HS).....	B	34.1	46.5	10.9		B	24.6	33.3	11.4	
	San Francisco.....	A	21.0	52.6	33.5		A	23.9	49.5	24.9	
		2	55.1	99.1	44.4	2.2%	2	48.5	82.8	36.3	1.7%
State Bank of India, Bombay..... 23,556	New York (HS).....	3B	37.8	79.1	35.6		3B	23.4	79.9	30.9	
	Chicago.....	B	7.5	24.4	10.3		B	13.3	20.7	10.9	
	Los Angeles.....	A	5.0	58.3	0.3		A	5.4	59.1	0.1	
	Los Angeles.....	C	3.3	6.5	5.1		C	----	----	----	
		6	53.6	168.3	51.3	0.7%	5	42.1	159.7	41.9	8.0%
INDONESIA											
Bank Negara Indonesia 1946..... 4,740	New York (j).....	----	----	----	----		A	----	----	----	----
IRAN											
Bank Melli Iran, Tehran..... 26,467	New York.....	A	0.1	16.8	11.2		A	0.2	30.1	23.4	
	San Francisco.....	A	0.0	9.4	0.3		A	0.0	13.4	0.1	
		2	0.1	26.2	11.5	0.1%	2	0.2	43.5	23.5	0.2%
Bank Saderat Iran, Tehran..... 16,506	Los Angeles.....	A	0.7	3.4	0.0		A	0.8	5.7	0.1	
	New York.....	A	0.0	6.2	0.1		A	0.0	4.0	0.1	
		2	0.7	9.6	0.1	0.1%	2	0.8	9.7	0.2	0.1%
Bank Sepah, Tehran..... N.A.	New York.....	A	0.0	0.3	0.2	---	A	0.0	0.9	0.6	0.0%
Bank Tejarat, Tehran..... N.A.	New York.....	A	7.2	8.0	0.8	---	A	7.2	8.0	0.8	1.7%
IRELAND											
Allied Irish Banks Ltd., Dublin (k)..... 8,232	New York (HS).....	B	19.5	154.8	57.2		B	16.6	87.8	57.7	
	Chicago.....	B	3.2	8.0	0.2		B	4.4	11.6	0.3	
		2	22.7	162.8	57.4	2.0%	2	21.0	99.4	58.0	1.4%
Bank of Ireland, Dublin..... 7,592	New York.....	B	16.4	149.6	76.5	2.0%	B	27.9	129.3	101.1	1.8%
ISRAEL											
Bank Hapoalim, Tel-Aviv..... 22,869	New York.....	B	211.7	578.2	382.9		B	326.1	553.9	276.1	
	New York.....	3B	164.7	160.8	0.0		3B	0.0	0.0	0.0	
	Los Angeles (HS).....	B	98.1	209.6	80.4		B	55.3	134.6	42.2	
	Philadelphia.....	B	83.7	124.9	90.4		B	70.0	111.8	74.6	
	Boston.....	B	65.0	85.3	26.0		B	61.7	82.4	16.0	
	Miami Beach.....	A	51.7	1.9	0.3		A	1.9	6.7	1.2	
	Chicago.....	B	50.8	73.3	17.6		B	50.4	87.4	16.0	
		9	725.7	1,234.0	597.6	5.4%	9	565.4	976.8	426.1	5.2%
Bank Leumi le-Israel, Tel-Aviv..... 24,461	New York.....	C	1,014.4	2,665.5	2,361.7		C	710.4	2,291.2	2,046.2	
	Philadelphia.....	B	73.7	102.9	81.3		B	77.5	106.0	81.0	
	Beverly Hills (HS).....	B	57.7	198.7	174.5		B	18.4	108.9	40.9	
	Chicago.....	B	45.6	106.7	88.0		B	52.3	103.7	80.8	
	Miami Beach.....	A	17.0	89.0	86.9		A	11.0	37.1	36.3	
	New York.....	A	0.0	2.9	0.0		A	0.0	1.4	0.0	
		6	1,208.4	3,165.7	2,792.4	12.9%	6	869.6	2,648.3	2,285.2	12.6%

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

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(Dollar Figures in Millions)

Home Country and parent (Parents listed alphabetically within country) Parents assets on 12/31/83)	Name and location of U.S. offices (Arranged by size of C&I Loans on 6/30/83)	June 1983 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Israel Discount Bank, Tel-Aviv	New York (HS)	C	412.9	3,354.1	3,111.0		C	338.8	2,724.1	2,480.5	
12,420	Beverly Hills	A	8.5	26.2	16.1		A	----	----	----	
	Miami Beach	A	8.3	77.4	72.1		A	6.6	29.0	24.8	
	New York	B	0.3	38.3	0.0		B	0.3	18.4	0.0	
		4	430.0	3,496.0	3,199.2	28.1%	3	345.7	2,771.5	2,505.3	26.2%
United Mizrahi Bank Ltd., Tel-Aviv	New York (HS)	C	105.5	429.9	313.9		C	74.1	319.5	239.1	
4,837	Los Angeles	B	48.7	65.1	43.3		B	18.1	41.7	23.1	
	New York	A	18.3	20.7	0.0		A	12.9	14.8	0.0	
		3	172.5	515.7	357.2	10.7%	3	105.1	376.0	262.2	11.3%
ITALY											
Banca Commerciale Italiana, Milan	Garden City, N.Y.(HS)	C	244.4	1,179.2	1,031.8		C	219.1	1,045.6	857.9	
39,722	New York	B	221.3	1,822.7	1,530.3		B	268.5	1,780.1	1,359.5	
	Chicago	B	122.4	532.3	268.3		B	143.2	459.8	181.7	
	Los Angeles	A	101.6	169.4	3.7		A	117.5	218.2	13.2	
		4	689.7	3,703.6	2,834.1	9.3%	4	748.3	3,503.7	2,412.3	9.0%
Banca Nazionale dell Agricoltura, Rome	New York (HS)	B	145.3	768.3	396.9	5.5%	B	101.9	758.2	490.9	5.5%
13,982											
Banca Nazionale del Lavoro, Rome	New York (HS)	B	656.8	1,473.4	1,215.6		B	646.1	1,489.9	1,219.5	
46,994	Los Angeles	A	94.4	228.3	35.0		A	50.6	136.2	31.6	
	Chicago	B	44.7	288.4	168.5		B	39.5	522.4	234.9	
	Atlanta	A	20.4	206.7	0.0		A	0.0	13.1	0.0	
	Miami	A	6.1	77.0	76.7		A	0.1	19.0	17.2	
		5	822.4	2,273.8	1,495.8	4.8%	5	736.3	2,180.6	1,503.2	4.9%
Banco di Napoli, Naples	New York (HS)	B	264.9	821.2	478.4	4.4%	B	201.3	504.7	196.5	2.7%
18,864											
Banco di Roma, Rome	New York (HS)	B	390.2	1,250.0	973.7		B	455.2	1,880.0	1,500.0	
27,509	Chicago	B	83.2	372.4	209.3		B	124.6	582.1	248.9	
	San Francisco	A	78.7	475.2	220.6		A	84.3	521.1	49.0	
	Chicago	C	67.7	168.4	122.6		C	48.7	164.0	97.5	
		4	619.8	2,266.0	1,526.2	8.2%	4	712.8	3,147.2	1,895.4	11.2%
Banco di Sicilia, Palermo	New York (HS)	B	99.7	398.0	168.0	2.6%	B	85.2	436.7	39.4	3.1%
15,114											
Credito Italiano, Milan	New York (HS)	B	160.2	780.7	552.7		B	179.4	928.6	587.6	
28,397	Los Angeles	A	61.0	205.3	38.0		A	55.5	169.4	36.5	
		2	221.2	986.0	590.7	3.5%	2	234.9	1,098.0	624.1	3.7%
Istituto Bancario San Paulo di Tornio, Turin	New York	A	208.2	548.7	177.6		A	215.2	401.0	79.7	
30,781	Los Angeles	C	143.7	392.6	351.5		C	----	----	----	
	Los Angeles	B	21.7	112.5	16.0		B	----	----	----	
		3	373.6	1,053.8	545.1	3.4%	1	215.2	401.0	79.7	1.4%
Monte dei Paschi di Siena, Siena	New York	B	0.0	188.8	142.4	0.7%	B	----	----	----	----
28,370											
JAPAN											
Bank of Tokyo Ltd	New York (z)	B	1,807.4	6,551.5	1,778.4		B	1,781.2	5,395.4	1,423.3	
64,845 (d)	New York	C	1,775.0	4,517.0	3,840.8		C	1,860.7	4,060.3	3,297.0	
	San Francisco (HS)	C	1,386.3	4,158.9	3,646.5		C	1,172.4	3,798.4	3,312.5	
	Los Angeles	A	386.8	639.0	0.9		A	299.9	743.5	0.3	
	Seattle	B	248.4	318.9	249.5		B	293.5	299.9	129.6	
	Portland, Ore	B	91.1	1,723.1	1,661.5		B	117.9	1,580.6	1,499.5	
	San Francisco	A	76.3	2,130.7	120.2		A	76.9	2,605.9	0.1	
	Honolulu	A	29.9	30.3	0.0		A	23.3	24.1	0.1	
	Houston	E	2.9	5.9	1.7		E	4.1	6.5	2.2	
	Coral Gables, Fla	E	0.9	6.3	1.0		E	----	----	----	
	Coral Gables, Fla	A	0.7	20.8	18.4		A	----	----	----	
		11	5,805.7	20,102.4	11,318.9	31.0%	9	5,629.9	18,514.6	9,664.6	32.9%
Bank of Yokohama	New York (HS)	B	324.5	871.4	683.1	4.4%	B	329.0	759.0	488.3	3.9%
20,024 (d)											
Chuo Trust & Banking Co., Ltd., Tokyo	New York (z,HS)	B	179.5	416.6	189.7	3.0%	A	194.8	337.1	118.5	2.8%
14,088 (d)											
Dai-Ichi Kangyo Bank Ltd., Tokyo	New York	B	1,899.2	6,150.3	3,613.1		B	1,957.3	5,899.7	3,331.1	
87,193 (d)	Los Angeles (HS)	A	392.1	1,861.6	802.9		A	448.8	1,523.5	361.6	
	Chicago	B	97.3	466.8	293.9		B	113.2	225.8	151.8	
	Los Angeles	C	58.2	131.4	108.8		C	54.6	106.9	80.4	
		4	2,446.8	8,610.1	4,818.7	9.9%	4	2,573.9	7,755.9	3,924.9	9.1%
Daiwa Bank, Ltd., Osaka	Los Angeles	A	310.0	609.6	95.0		A	399.6	612.5	47.2	
38,251 (d)	New York (HS)	B	303.7	1,881.7	976.3		B	293.7	1,375.1	465.7	
	New York	C	138.7	976.6	781.8		C	106.7	1,123.1	986.3	
		3	752.4	3,467.9	1,853.1	9.1%	3	800.0	3,110.7	1,499.2	8.4%
Fuji Bank, Ltd., Tokyo	New York (z,HS)	B	1,535.2	5,998.3	180.4		B	1,896.4	5,172.8	2,648.0	
84,002 (d)	Los Angeles	A	487.7	2,128.2	475.6		A	509.3	1,818.0	125.1	
	New York	C	366.9	1,818.3	1,556.6		C	251.3	1,605.0	1,397.0	
	Chicago	B	201.7	918.6	291.7		B	163.5	708.1	131.1	
	San Francisco	E	3.7	14.5	3.0		E	----	----	----	
		5	2,595.2	10,877.9	2,507.3	12.9%	4	2,820.5	9,303.9	4,301.2	12.1%
Hokkaido Takushoku Bank Ltd., Sapporo	New York	B	195.2	1,494.0	918.4		B	215.5	785.8	205.0	
22,133 (d)	Seattle	B	82.1	121.2	0.5		B	89.2	123.0	0.8	
	Los Angeles (HS)	A	48.0	169.6	34.9		A	50.3	309.2	1.6	
		3	325.3	1,784.8	953.8	8.1%	3	355.0	1,218.0	207.4	6.2%
Hokuriku Bank Ltd., Toyama	New York (HS)	B	182.6	456.3	192.3	4.0%	B	143.4	287.6	105.6	2.5%
11,477 (d)											
Industrial Bank of Japan, Ltd., Tokyo	New York (z,HS)	B	694.9	3,442.4	2,004.3		B	721.6	2,326.5	1,542.3	
60,051 (d)	Los Angeles	A	682.4	1,254.2	329.1		A	736.8	1,350.8	361.4	
	New York	C	338.6	1,431.8	1,272.4		C	228.9	1,361.1	1,112.9	
		3	1,715.9	6,128.4	3,605.8	10.2%	3	1,687.3	5,038.4	3,016.6	8.7%
Kyowa Bank Ltd., Tokyo	New York	B	507.4	1,131.4	660.6		B	372.3	985.9	489.8	
28,357 (d)	Los Angeles (HS)	A	164.5	361.2	0.0		A	218.6	412.1	0.0	
	Los Angeles	C	22.9	64.8	53.0		C	32.1	63.5	51.7	
		3	694.8	1,557.4	713.6	5.5%	3	623.0	1,461.5	541.5	4.8%

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

(Dollar Figures in Millions)

Home Country and parent (Parents listed alphabetically within country) Parents assets on 12/31/83)	Name and location of U.S. offices (Arranged by size of C&I Loans on 6/30/83)	June 1983 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest.	C&I Loans Out.	Average Assets	Average Deposits+ Credit Bal. (t)	Ratio (c)
Long-Term Credit Bank of Japan, Ltd., Tokyo	New York (HS)	B	545.3	3,643.2	1,305.8		B	553.1	2,871.9	1,287.1	
47,370 (d)	Los Angeles	A	219.9	561.1	169.6		A	245.0	834.8	23.8	
		2	765.2	4,204.3	1475.4	8.9%	2	798.1	3,706.7	1,310.9	8.0%
Mitsubishi Bank Ltd., Tokyo	New York	B	1,875.5	7,507.2	3,602.2		B	770.2	6,029.8	3,131.1	
81,048 (d)	Los Angeles (HS)	A	294.3	1,656.7	356.9		A	343.8	2,225.5	49.9	
	Los Angeles	C	165.0	564.4	503.8		C	113.9	478.2	404.8	
	Chicago	B	68.2	607.6	63.0		B	78.5	1,120.9	185.0	
		4	2,403.0	10,335.9	4,525.9	12.8%	4	1,306.4	9,854.4	3,770.8	13.0%
Mitsubishi Trust & Banking Corp., Tokyo	New York (HS)	B	388.3	2,362.9	1,378.4		B	391.6	1,455.8	481.0	
45,420 (d)	Los Angeles	A	139.2	2,615.1	1,345.9		A	128.7	764.5	76.1	
		2	527.5	4,978.0	2,724.3	11.0%	2	520.3	2,220.3	557.1	5.4%
Mitsui Bank Ltd., Tokyo	New York	B	1,386.2	3,913.8	1,203.9		B	1,426.0	2,900.5	917.3	
57,508 (d)	Los Angeles (HS)	C	554.5	1,696.9	1,495.8		C	504.0	1,556.2	1,364.3	
	Los Angeles	A	359.4	992.6	254.4		A	355.0	592.6	50.8	
	Seattle	B	101.5	301.8	57.6		B	140.5	304.1	51.0	
		4	2,401.6	6,905.1	3,011.7	12.0%	4	2,425.5	5,353.4	2,383.4	9.9%
Mitsui Trust & Banking Co. Ltd., Tokyo	New York (HS)	B	188.4	2,870.5	1,330.5		B	325.0	2,335.4	1,288.9	
40,451 (d)	Los Angeles	A	55.6	807.6	313.9		A	----	----	----	
		2	244.0	3,678.1	1,644.4	9.1%	1	325.0	2,335.4	1,288.9	6.4%
Nippon Credit Bank Ltd., Tokyo	New York (HS)	B	505.7	1,637.2	869.5		B	500.4	1,350.9	669.4	
29,217 (d)	Los Angeles	A	118.1	641.4	318.6		A	99.9	523.3	123.4	
		2	623.8	2,278.6	1,188.1	7.8%	2	600.3	1,874.2	792.8	6.5%
Saitama Bank Ltd., Urawa	New York	B	210.9	1,835.3	1,235.1		B	237.6	1,359.5	699.9	
25,804 (d)	Los Angeles (HS)	A	135.8	887.6	584.9		A	136.7	322.7	65.2	
		2	346.7	2,722.9	1,820.0	10.6%	2	374.3	1,682.2	765.1	6.8%
Sanwa Bank Ltd., Osaka	New York	B	1,057.2	5,401.4	2,929.2		B	755.7	3,018.9	1,746.1	
75,009 (d)	San Francisco (HS)	A	413.6	2,666.1	230.3		A	357.4	1,565.8	44.2	
	San Francisco	C	262.8	1,193.6	1,068.2		C	242.1	874.8	741.8	
	Chicago	B	139.4	900.6	275.5		B	127.5	411.7	39.0	
		4	1,873.0	10,161.7	4,503.2	13.5%	4	1,482.7	5,871.2	2,571.1	8.7%
Sumitomo Bank Ltd., Osaka	New York	B	847.1	2,250.2	1,270.2		B	818.9	2,042.5	914.7	
80,932 (d)	San Francisco (HS)	C	631.3	2,341.0	2,087.8		C	642.4	2,185.0	1,905.5	
	Chicago	B	234.2	557.6	16.6		B	195.9	442.8	55.0	
	San Francisco	A	191.3	1,144.9	0.0		A	234.9	1,041.2	0.0	
	Seattle	B	112.8	211.1	26.2		B	96.2	148.0	2.8	
		5	2,016.7	6,504.8	3,400.8	8.0%	5	1,988.3	5,859.5	2,878.0	7.4%
Sumitomo Trust & Banking Co. Ltd., Osaka	New York (HS)	B	480.8	1,041.3	644.7		B	464.2	1,250.9	288.0	
41,365 (d)	Los Angeles	A	143.1	584.3	260.5		A	128.3	378.6	57.8	
		2	623.9	1,625.6	905.2	3.9%	2	592.5	1,629.5	345.8	4.4%
Taiyo Kobe Bank Ltd., Kobe	New York (HS)	B	853.6	2,053.8	1,218.1		B	874.5	2,290.0	1,171.1	
44,807 (d)	Los Angeles	A	120.8	337.7	1.0		A	159.5	377.2	1.0	
	Seattle	B	58.5	218.4	9.7		B	123.8	219.7	8.4	
		3	1,032.9	2,609.9	1,228.8	5.8%	3	1,157.8	2,886.9	1,180.5	6.5%
Tokai Bank Ltd., Nagoya	New York	B	310.5	2,372.9	1,942.3		B	380.4	4,357.4	1,531.1	
54,186 (d)	Los Angeles (HS)	A	206.4	1,125.6	98.1		A	117.1	1,766.1	54.6	
	Los Angeles	C	111.6	410.9	374.3		C	95.6	377.6	315.7	
	Chicago	B	103.9	143.5	25.2		B	74.1	105.3	4.7	
		4	732.4	4,052.9	2,439.9	7.5%	4	667.2	6,606.4	1,901.1	12.6%
Toyo Trust & Banking Co. Ltd., Tokyo	New York (HS)	B	120.4	1,089.6	607.9		B	132.7	705.4	295.0	
23,275 (d)	Los Angeles	A	90.4	488.0	178.9		A	91.9	382.2	0.1	
		2	210.8	1,577.6	786.8	6.8%	2	224.6	1,087.6	295.1	4.9%
Yasuda Trust & Banking Co. Ltd., Tokyo	New York (HS)	B	466.6	890.7	466.2		B	380.5	886.4	145.4	
29,824 (d)	Los Angeles	A	47.2	1,399.8	308.9		A	49.0	825.3	5.7	
		2	513.8	2,290.5	775.1	7.7%	2	429.5	1,711.7	151.1	6.1%
JORDAN											
Arab Bank Ltd., Amman	New York (HS)	B	0.7	400.1	52.8	4.3%	B	----	----	----	----
9,237 (d)											
KOREA											
Bank of Seoul & Trust Co	New York (z,HS)	B	121.1	135.1	2.6		B	217.5	274.0	1.3	
10,390	Los Angeles	A	56.6	119.4	0.2		A	15.8	79.8	0.2	
		2	177.7	254.5	2.8	2.4%	2	233.3	353.8	1.5	4.0%
Cho-Heung Bank Ltd., Seoul	San Francisco	A	120.0	222.7	0.4		A	39.0	96.5	0.2	
5,618	New York (HS)	B	108.3	124.2	50.9		B	60.6	65.6	28.4	
		2	228.3	346.9	51.3	6.2%	2	99.6	162.1	28.6	3.2%
Commercial Bank of Korea Ltd., Seoul	Los Angeles	A	115.7	187.2	0.4		A	137.5	199.9	0.3	
6,192	New York (z,HS)	B	83.9	107.5	44.9		B	101.3	131.0	46.4	
	Chicago	B	39.6	43.5	2.3		B	17.9	21.9	2.0	
		3	239.3	338.2	47.6	5.5%	3	256.7	352.8	48.7	6.1%
Hanil Bank, Ltd., Seoul	Los Angeles	A	82.5	206.9	0.4		A	83.2	158.0	0.8	
6,637	New York	A	71.4	90.2	4.3		A	55.2	61.3	4.3	
	Lynwood, Calif	C	14.6	62.2	54.5		C	----	----	----	
		3	168.5	359.3	59.2	5.4%	2	138.4	219.3	5.1	3.9%
Korea Exchange Bank, Seoul	New York (g,HS)	2B	224.2	570.2	81.6		B	214.3	374.5	27.8	
11,074	Los Angeles	A	61.4	167.8	0.8		A	85.4	134.9	0.7	
	Seattle	B	57.4	54.9	0.3		B	22.1	18.0	0.1	
	Chicago	B	48.6	80.9	6.7		B	62.7	79.5	6.4	
	Los Angeles	C	41.3	139.1	122.1		C	43.7	105.0	90.3	
		6	432.9	1,012.9	211.5	9.1%	5	428.2	711.9	125.3	6.8%
Korea First Bank, Seoul	New York (z,HS)	B	153.7	209.4	1.7		B	69.1	178.5	47.0	
5,865	Chicago	B	37.3	43.9	5.0		B	25.3	28.6	2.0	
	Los Angeles	A	20.0	198.4	0.1		A	29.6	99.8	0.1	
		3	211.0	451.7	6.8	7.7%	3	124.0	306.9	49.1	5.5%

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

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(Dollar Figures in Millions)

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KUWAIT											
Gulf Bank, Kuwait 6,169	New York	A	0.0	223.5	1.3	3.6%	A	----	----	----	----
LUXEMBOURG											
Bank of Credit & Commerce 3,331	San Francisco	A	21.8	29.0	20.0		A	2.6	12.1	0.6	
	Los Angeles	A	0.4	7.7	1.2		A	----	----	----	
		2	22.2	36.7	21.2	1.1%	1	2.6	12.1	0.6	----
MALAYSIA											
Bank Bumiputra Malaysia Berhad, Kuala Lumpur 7,427	New York (HS)	B	75.1	154.8	81.7		B	6.3	107.9	1.2	
	Los Angeles	A	20.1	82.3	0.5		A	0.0	85.6	0.3	
		2	95.2	237.1	82.2	3.2%	2	6.3	193.5	1.5	3.3%
MEXICO											
Banca Serfin, Mexico City 2,047	New York	A	115.9	130.2	4.1		A	26.2	4.2	35.5	
	Los Angeles	A	44.0	182.2	104.1		A	129.1	216.8	69.1	
		2	159.9	312.4	108.2	15.3%	2	155.3	221.0	104.6	3.0%
Banco Internacional, Mexico City 1,185	New York	A	18.0	168.1	138.7	14.2%	A	52.8	106.9	51.5	3.4%
Bancomer, Mexico City 4,747	New York	A	652.0	969.6	509.3		A	526.8	900.4	257.6	
	La Mesa, Calif. (HS)	C	26.2	145.2	127.5		C	37.0	153.1	131.5	
	Los Angeles	A	18.4	203.2	83.6		A	161.0	372.6	92.0	
		3	696.6	1,318.0	720.4	27.8%	3	724.8	1,426.1	481.1	7.7%
Banco Mexicano Somex, Mexico City 2,071	New York	A	0.0	99.1	93.6	4.8%	A	0.0	1.3	0.0	0.0%
Banco Nacional de Mexico, Mexico City 4,596	Los Angeles (HS)	C	74.4	209.0	181.2		C	80.7	307.2	270.5	
	Los Angeles	A	50.7	99.2	28.0		A	51.8	136.0	15.1	
	New York	A	20.5	707.1	257.0		A	215.7	657.6	1.6	
		3	145.6	1,015.3	466.2	22.1%	3	348.2	1,100.8	287.2	6.4%
Multibanco Comermex, Chihuahua 1,822	New York	A	127.0	211.6	90.9		A	136.3	180.6	3.8	
	Los Angeles	A	35.2	146.2	117.3		A	114.6	233.4	67.4	
		2	162.2	357.8	208.2	19.6%	2	250.9	414.0	71.2	7.1%
NETHERLANDS											
Algemene Bank Nederland, Amsterdam 47,243	New York	2B	339.2	1,318.6	918.3		2B	349.4	1,679.2	1,032.1	
	Chicago (HS)	C	286.3	1,262.9	881.5		C	280.6	1,256.5	856.0	
	Atlanta	A	134.6	176.9	0.4		A	192.0	186.1	0.3	
	Chicago	B	83.4	103.0	3.4		B	94.8	115.1	2.1	
	Los Angeles	A	74.1	73.3	0.6		A	75.5	83.9	1.0	
	San Francisco	A	58.4	84.1	1.7		A	67.3	88.8	2.1	
	Pittsburgh	B	19.2	29.2	1.4		B	45.4	48.1	0.7	
	Miami	A	3.7	33.6	32.4		A	3.7	5.6	3.8	
	Houston	EB	3.6	8.6	5.4		EB	----	----	----	
	Seattle	B	3.6	6.5	0.1		B	----	----	----	
	Chicago	E	0.0	8.6	0.0		E	0.0	5.3	0.0	
	Miami	EB	0.0	0.0	0.0		EB	----	----	----	
		13	1,006.1	3,105.3	1,845.2	6.6%	10	1,108.7	3,468.6	1,898.1	6.9%
Amsterdam-Rotterdam Bank, Amsterdam (u) 42,404	New York (HS)	B	144.5	700.1	464.9	1.7%	B	124.8	592.8	494.8	1.3%
Nederlandsche Middenstandsbank, Amsterdam 22,701	New York (HS)	B	126.6	820.4	449.7	3.6%	B	169.8	801.8	366.7	3.5%
Rabobank Nederland, Utrecht 41,992	New York (HS)	B	122.3	574.8	120.5	1.4%	B	41.0	211.2	67.3	0.5%
NEW ZEALAND											
Bank of New Zealand, Ltd., Wellington 4,059 (p)	Los Angeles	A	7.5	26.3	2.9		A	1.1	25.0	1.1	
	New York (HS)	B	5.2	50.8	34.6		B	7.2	52.1	6.5	
		2	12.7	77.1	37.5	1.9%	2	8.3	77.1	7.6	1.8%
PAKISTAN											
Habib Bank Ltd., Karachi 3,996	New York (HS)	B	5.3	39.3	12.3	1.0%	B	3.9	38.7	10.8	1.0%
National Bank of Pakistan, Karachi 2,728	New York (HS)	B	13.6	239.9	161.2		B	15.7	205.3	55.3	
	Washington, D.C.	B	0.9	60.6	57.7		B	0.0	46.3	17.1	
	Chicago	B	0.2	7.0	2.1		B	0.2	3.9	1.7	
		3	14.7	307.5	221.0	11.3%	3	15.9	255.5	74.1	8.9%
United Bank Ltd., Karachi 2,780	New York (HS)	B	0.1	13.2	4.1	0.5%	B	0.0	20.2	4.2	0.7%
PANAMA											
Banco de Iberoamerica, Panama City 206 (n)	Miami	A	6.9	82.2	76.3	39.9%	A	3.4	26.8	21.4	27.3%
Banco International de Costa Rica, Panama City 150 (n)	Miami (j)	A	----	----	----	---	A	----	----	----	----
Banco Nacional de Panama, Panama City 1,031 (n)	New York (HS)	B	1.8	21.0	19.9	2.0%	B	----	----	----	----
PERU											
Banco de Credito del Peru, Lima 2,358 (n)	New York (j)	B	----	----	----	---	B	----	----	----	----
PHILLIPINES											
Allied Banking Corp., Manila 935 (n)	Agana, Guam	B	3.7	10.6	8.1		B	----	----	----	
	San Francisco (HS)	C	3.6	18.0	5.3		C	9.5	13.6	3.0	
		2	7.3	28.6	13.4	3.1%	1	9.5	13.6	3.0	1.5%
Metropolitan Bank & Trust Co., Manila 1,094	San Francisco (HS)	A	3.6	10.6	4.6		A	3.6	8.9	3.7	
	Los Angeles	C	2.9	23.4	19.1		C	1.4	17.2	12.2	
	Agana, Guam	B	1.6	9.5	1.3		B	1.5	5.9	1.9	
	New York	B	0.3	6.9	0.1		A	0.7	4.8	0.0	
		4	8.4	50.4	25.1	4.6%	4	7.2	36.8	17.8	5.1%
Philippine Commercial & Industrial Bank, Makati 606 (n)	Los Angeles	A	12.5	17.7	2.0		A	10.2	15.1	2.4	
	New York	A	8.0	26.4	3.9		A	0.0	9.9	1.0	
		2	20.5	44.1	5.9	7.3%	2	10.2	25.0	3.4	7.5%

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Philippine National Bank, Manila 6,410	Los Angeles (q,HS)	B	6.0	27.0	5.9		A	1.0	15.0	7.4	
	New York	B	0.5	26.8	21.8		B	0.1	37.6	32.6	
	Honolulu	A	0.0	0.9	0.0		A	0.0	5.5	0.0	
		3	6.5	54.7	27.7	0.9%	3	1.1	58.1	40.0	1.0%
PORTUGAL											
Banco Portugues do Atlantico, Oporto 5,063	New York (z,HS)	B	49.3	118.4	65.9	2.3%	B	29.3	76.1	49.3	1.5%
Banca Totta & Acores, Lisbon 3,085	New York	A	30.3	167.3	2.0		A	129.9	222.0	2.5	
	San Francisco	A	0.0	2.0	0.0		A	----	----	----	
		2	30.3	169.3	2.0	5.5%	1	129.9	222.0	2.5	6.9%
QATAR											
Doha Bank, Doha N.A.	New York (HS)	B	0.6	5.1	4.0	----	B	----	----	----	----
SAUDI ARABIA											
National Commercial Bank, Jeddah 14,778	New York (j,HS)	B	----	----	----	----	B	----	----	----	----
Saudi International Bank, Riyadh 4,076	New York	B	6.0	60.2	25.4	1.5%	B	----	----	----	----
SINGAPORE											
Development Bank of Singapore Ltd 4,665	Los Angeles	A	8.8	13.7	0.0		A	----	----	----	
	New York	A	7.7	33.7	12.2		A	0.0	53.1	8.1	
		2	16.5	47.4	12.2	1.0%	1	0.0	53.1	8.1	1.4%
International Bank of Singapore Ltd 305 (n)	Los Angeles	A	2.0	37.0	0.2	12.1%	A	0.0	16.2	0.0	6.3%
Overseas-Chinese Banking Corp., Singapore 3,178	New York	A	7.9	21.3	3.2	0.7%	A	8.6	14.0	0.0	0.5%
Overseas Union Bank Ltd., Singapore 2,343	Los Angeles	A	13.1	40.4	5.3		A	3.9	12.2	0.1	
	New York	A	1.0	69.7	1.4		A	3.2	43.9	1.6	
		2	14.1	110.1	6.7	4.7%	2	7.1	56.1	1.7	2.9%
United Overseas Bank Ltd., Singapore 4,399	New York	A	13.2	69.3	2.6		A	7.4	62.6	2.6	
	Los Angeles	A	3.3	27.1	0.6		A	1.9	19.6	0.6	
		2	16.5	96.4	3.2	2.2%	2	9.3	82.2	3.2	2.2%
SOUTH AFRICA											
Nedbank Ltd., Johannesburg 5,610	New York	B	15.1	62.0	0.0	1.1%	B	----	----	----	----
SPAIN											
Banca Catalana, Barcelona 4,165	New York (HS)	B	0.4	48.4	0.1	1.2%	B	1.5	70.5	6.6	3.1%
Banco Atlantico, Barcelona 1,897	New York	A	2.9	18.3	2.1	1.0%	A	1.5	20.8	1.9	0.8%
Banco Central, Madrid 20,661	Hato Rey, P.R.	C	109.9	956.4	694.3		C	85.6	771.5	563.7	
	New York (HS)	C	32.2	216.4	200.6		C	25.1	160.3	146.1	
	San Francisco	A	19.6	304.5	0.0		A	15.5	270.2	0.0	
	New York	B	10.3	282.3	11.1		B	4.0	84.1	7.7	
	Miami	A	0.6	13.7	8.5		A	----	----	----	
		5	172.6	1,773.3	914.5	8.6%	4	130.2	1,286.1	717.5	6.5%
Banco de Bilbao 15,390	New York (HS)	B	29.4	587.1	293.6		B	40.9	299.2	135.8	
	Miami	A	14.7	77.4	35.6		A	3.3	55.0	35.3	
		2	44.1	664.5	329.2	4.3%	2	44.2	354.2	171.1	2.4%
Banco de Santander 12,225	Hato Rey, P.R.	C	86.8	852.7	774.0		C	91.6	685.0	610.9	
	New York (r)	2B	14.9	230.7	219.6		2B	23.5	174.3	162.5	
	Miami (HS)	E	7.0	246.1	232.3		E	6.5	138.6	126.7	
	Miami	A	0.0	44.0	0.1		A	0.5	68.2	0.1	
		5	108.7	1,373.5	1,226.0	11.2%	5	122.1	1,066.1	900.2	9.7%
Banco de Vizcaya, Bilbao (‡) 12,849	New York (HS)	B	27.3	54.1	6.1		B	61.2	108.0	1.2	
	San Francisco	A	16.9	56.1	40.9		A	16.9	129.3	37.5	
	Coral Gables	A	10.5	57.4	52.1		A	3.8	18.2	2.4	
		3	54.7	167.6	99.1	1.3%	3	81.9	255.5	41.1	2.3%
Banco Espanol de Credito, Madrid 34,707	New York	I	21.7	97.7	8.0		I	139.1	155.4	126.3	
	Miami	A	0.0	43.9	40.9		A	----	----	----	
		2	21.7	141.6	48.9	0.4%	1	139.1	155.4	126.3	0.4%
Banco Exterior de Espana, Madrid 14,819	Stony Brook, N.Y. (HS)	C	115.2	318.9	267.3		C	104.2	257.4	207.6	
	Miami	A	88.1	209.0	65.3		A	106.5	185.7	61.7	
	Los Angeles	A	22.7	75.6	6.9		A	13.0	1.1	0.0	
		3	226.0	603.5	339.5	4.1%	3	223.7	444.2	269.3	3.4%
Banco Hispano-Americano, Madrid 16,970	New York (HS)	B	16.8	107.9	1.0	0.6%	B	7.1	151.9	2.3	1.0%
Banco Occidental de Madrid N.A.	San Juan, P.R.	C	36.0	265.3	208.4	---	C	31.0	256.5	162.7	12.6%
Banco Urquijo, Madrid 3,532	New York (z,HS)	B	14.7	122.0	4.1	3.5%	B	40.4	185.9	21.6	3.9%
Banco Zaragozano, Zaragoza 1,279	Miami (HS)	C	35.7	95.2	74.7	7.4%	C	23.4	79.3	61.0	5.2%
SWEDEN											
Skandinaviska Enskilda Banken, Stockholm 19,260	New York	I	63.3	180.5	0.0		I	----	----	----	
	New York	E	1.0	201.2	160.5		E	14.0	204.1	125.1	
		2	64.3	381.7	160.5	2.0%	1	14.0	204.1	125.1	0.9%
SWITZERLAND											
Banca della Svizzera Italiana, Lugano 3,254	New York (j,HS)	B	----	----	----	---	B	----	----	----	----
Bank Julius Baer & Co., Ltd., Zurich 586 (n)	New York	I	37.8	92.7	4.2	15.8%	I	65.9	119.5	27.6	25.7%

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Credit Suisse, Zurich	New York	B	679.1	1,286.1	515.7		B	947.8	1,266.4	725.1	
36,602	Los Angeles (HS)	B	251.9	274.4	57.7		B	227.4	251.8	19.6	
	Miami	A	56.8	74.6	73.4		A	13.2	23.8	17.2	
		3	987.8	1,635.1	646.8	4.5%	3	1,188.4	1,542.0	761.9	3.7%
Swiss Bank Corp., Basle	New York	2B	1,052.6	5,142.0	3,688.0		2B	1,213.9	3,717.7	2,249.5	
48,214	Chicago	B	224.2	249.8	37.6		B	221.3	230.4	38.2	
	San Francisco (HS)	A	166.2	487.8	457.1		A	145.5	456.1	178.0	
	Atlanta	A	43.8	53.0	0.1		A	79.7	101.5	0.0	
		5	1,486.8	5,932.6	4,182.8	12.3%	5	1,660.4	4,505.7	2,465.7	9.2%
Union Bank of Switzerland, Zurich	New York	B	140.3	3,838.5	2,416.8		B	169.0	4,026.0	2,972.5	
52,964	Chicago	B	118.8	196.4	3.6		B	125.1	191.2	69.8	
	Los Angeles (HS)	A	74.6	160.7	7.2		A	91.1	184.3	88.0	
		3	333.7	4,195.6	2,427.6	7.9%	3	385.2	4,401.5	3,130.3	8.4%
TAIWAN											
First Commercial Bank, Taipei	Agana, Guam	B	3.7	7.3	5.0	0.2%	B	3.0	5.4	3.9	0.1%
4,114											
International Commercial Bank of China, Taipei	New York (HS)	A	37.0	547.1	95.9		A	30.8	328.7	43.7	
2,838	Chicago	B	4.0	21.4	10.2		B	4.1	14.9	9.0	
		2	41.0	568.5	106.1	20.0%	2	34.9	343.6	52.7	14.7%
THAILAND											
Bangkok Bank, Ltd	Los Angeles	A	5.0	71.9	3.3		A	15.1	33.8	3.8	
7,725	New York	A	0.7	244.6	132.9		A	2.5	24.3	3.0	
		2	5.7	316.5	136.2	4.1%	2	17.6	58.1	6.8	0.9%
Bangkok Metropolitan Bank Ltd	San Francisco	A	12.9	75.6	2.1		A	5.0	21.9	1.4	
887	New York	A	0.0	31.6	2.2		A	0.1	27.7	1.8	
		2	12.9	107.2	4.3	12.1%	2	5.1	49.6	3.2	5.5%
Krung Thai Bank Ltd., Bangkok	New York (HS)	B	0.0	53.4	20.3	1.7%	B	-----	-----	-----	
3,123											
Siam Commercial Bank, Ltd., Bangkok	New York (z)	B	13.5	64.4	0.9		B	9.4	46.9	1.0	
1,277	Los Angeles (HS)	B	7.2	19.7	4.7		B	-----	-----	-----	
		2	20.7	84.1	5.6	6.6%	1	9.4	46.9	1.0	4.6%
Thai Farmers Bank, Bangkok	Los Angeles	A	5.5	38.0	19.0		A	4.0	41.7	7.8	
2,640	New York (HS)	B	1.3	56.5	7.3		B	0.4	73.4	18.3	
		2	6.8	94.5	26.3	3.6%	2	4.4	115.1	26.1	4.6%
TURKEY											
Turkiye Cumhuriyeti Ziraat Bankasi, Ankara	New York (j)	B	----	----	----	---	B	----	----	----	----
4,273											
UNITED ARAB EMIRATES											
Dubai Bank Ltd	New York (HS)	B	60.8	91.4	29.5	8.7%	B	28.7	35.9	6.8	5.4%
1,048											
Middle East Bank, Dubai	New York (HS)	B	3.7	15.2	4.9	2.3%	B	0.1	11.5	2.0	3.1%
669 (n)											
National Bank of Abu Dhabi	Washington, D.C. (HS)	B	15.7	155.4	22.3	2.5%	B	2.9	117.6	0.6	1.9%
6,301											
UNITED KINGDOM											
Bank of Scotland, Edinburgh	New York (HS)	B	33.4	82.1	0.3	1.1%	B	11.8	51.1	0.4	0.6%
7,720											
Barclays Bank Plc., London	Charlotte, N.C. (x)	F	1,104.9	2,538.8	0.0		F	964.9	2,354.4	0.0	
95,064	New York (g,HS)	3B	373.2	1,993.0	1,070.4		2B	447.3	2,458.7	922.7	
	Chicago	B	332.1	377.7	2.2		B	283.9	319.8	28.7	
	New York	C	260.7	1,543.6	1,225.6		C	187.7	1,136.8	973.8	
	San Francisco	A	205.4	387.7	35.4		A	227.0	386.0	16.9	
	San Francisco	C	142.6	870.6	774.6		C	176.4	794.5	706.4	
	New Orleans	A	141.4	123.9	0.0		A	48.6	64.4	0.0	
	Seattle	B	120.5	111.5	1.1		B	43.9	49.9	2.5	
	Boston	B	63.6	79.2	6.2		B	81.0	78.5	6.9	
	Miami	A	61.3	226.3	85.2		A	13.8	34.2	8.5	
	Atlanta	A	27.3	44.6	0.4		A	47.4	47.8	0.2	
	Pittsburgh	B	21.9	29.3	1.1		B	25.9	24.4	1.3	
	Charlotte Amalie, V.I.	2B	10.8	136.9	136.1		2B	11.1	146.8	145.7	
	Houston	E	1.1	30.7	0.7		E	0.4	34.8	0.0	
		17	2,866.8	8,493.8	3,339.0	8.9%	15	2,559.3	7,931.0	2,813.6	8.5%
Grindlays Bank Ltd., London	New York	A	41.7	81.4	2.0	1.0%	A	30.2	82.2	4.4	1.0%
7,987							C	448.7	2,591.3	2,135.8	
Lloyds Bank Plc., London	Los Angeles (HS)	C	580.4	2,446.4	2,087.2		B	298.3	2,107.3	1,378.4	
55,476	New York	B	272.7	1,783.7	1,383.6		B	320.8	376.1	4.1	
	Pittsburgh	B	186.4	215.7	2.8		A	239.2	268.9	94.8	
	Miami	A	164.8	363.3	154.7		B	101.7	164.2	23.2	
	Chicago	B	87.8	193.9	20.7		A	15.9	15.9	1.2	
	Atlanta	A	39.5	39.1	0.3		B	1.3	2.5	0.5	
	Boston	B	26.1	9.0	0.6						
		7	1,357.7	5,051.1	3,649.9	9.1%	7	1,425.9	5,526.2	3,638.0	10.4%
Midland Bank Plc., London (u)	San Francisco (HS)	C	5,398.1	25,795.2	18,276.1		C	5,279.0	23,632.6	17,711.3	
77,279	New York (v)	E	8.2	228.2	86.9		E	7.0	116.7	71.9	
	New York	B	0.0	115.9	14.4		B	----	----	----	
		3	5,398.1	25,911.1	18,290.5	33.5%	3	5,279.0	23,632.6	17,711.3	30.0%
National Westminster Bank, Plc., London	New York (HS)	C	1,820.1	7,082.7	5,339.9		C	1,634.2	6,922.2	5,417.2	
87,724	New York	B	726.9	2,277.1	1,605.2		B	609.8	1,828.9	1,280.6	
	Chicago	B	126.0	282.7	1.9		B	87.0	220.4	1.4	
	San Francisco	A	93.0	422.3	6.4		A	158.3	178.4	9.5	
	Miami (v)	E	0.2	31.6	4.9		E	----	----	----	
		5	2,766.0	10,064.8	6,953.4	11.5%	4	2,489.3	9,149.9	6,708.7	11.0%
Royal Bank of Scotland Plc., Edinburgh	San Francisco	A	46.1	63.2	0.1		A	57.9	66.7	0.5	
8,543	New York (HS)	B	28.2	89.0	12.8		B	28.5	141.3	65.9	
		2	74.3	152.2	12.9	1.8%	2	86.4	208.0	66.4	2.7%

U.S. Offices of Foreign Banks: Grouped by Country and Parent(a)

(Dollar Figures in Millions)

Home Country and parent (Parents listed alphabetically within country) Parents assets on 12/31/83)	Name and location of U.S. offices (Arranged by size of C&I Loans on 6/30/83)	June 1983 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest	C&I Loans Out	Average Assets	Average Deposits + Credit Bal. (t)	Ratio (c)	June 1982 A=Agency B=Branch C=Comml Bk E=Edge I=NY Invest	C&I Loans Out	Average Assets	Average Deposits + Credit Bal (t)	Ratio (c)
Scandinavian Bank Ltd., London 3,224	Los Angeles	A	43.5	91.6	26.8	2.8%	A	34.8	47.8	0.6	1.8%
Schroders Plc., London N.A.	New York (HS)	C	538.7	1,960.4	1,511.6		C	587.5	1,955.1	1,489.5	
	Miami (v)	E	9.5	53.5	48.6		E	5.3	38.2	24.1	
	New York	I	2.9	26.0	17.4		I	16.5	48.4	43.0	
		3	541.6	1,986.4	1,529.0		3	609.3	2,041.7	1,556.6	
Standard Chartered Bank Plc., London 39,134	Los Angeles (HS)	C	1,943.0	7,302.6	5,179.7		C	1,697.9	7,193.5	4,886.0	
	New York	2B	186.6	786.5	652.2		2B	168.9	1,245.7	790.9	
	Chicago	B	63.2	99.4	10.3		B	73.1	86.9	8.8	
	Miami	A	47.8	55.8	3.6		A	43.8	55.2	4.6	
	San Francisco	A	32.6	32.4	0.0		A	30.4	30.5	0.0	
	Atlanta	A	24.8	24.9	0.4		A	3.2	3.0	0.0	
	Seattle	B	9.6	16.4	1.9		B	10.5	13.3	2.2	
	Houston	E	4.5	6.4	1.8		E	2.8	4.0	0.6	
		9	2,312.1	8,324.4	5,849.9	21.3%	9	2,030.6	8,632.1	5,693.1	22.7%
United Bank of Kuwait Ltd., London 1,145 (m)	New York (j)	B	----	----	----	---	B	----	----	----	----
URUGUAY											
Banca de la Republica Oriental del Uruguay, Montevedio 4,997	New York (HS)	B	14.6	38.6	10.9	0.8%	B	6.6	11.2	0.3	0.5%
VENEZUELA											
Banco Consolidado, Caracas 1,099	New York (HS)	2B	2.8	64.2	45.3		2B	2.3	16.0	5.9	
	New York	E	0.3	39.7	36.7		E	0.3	14.1	10.6	
		3	3.1	103.9	82.0	9.5%	3	2.6	30.1	16.5	3.0%
Banco de Venezuela, Caracas 2,533	New York (HS)	A	3.2	35.1	23.0		A	4.5	23.0	20.7	
	Miami	E	1.7	114.7	94.8		E	0.2	63.2	45.7	
	New York	EB	0.0	30.8	0.0		EB	----	----	----	
		3	4.9	180.6	117.8	7.1%	2	4.7	86.2	66.4	3.2%
Banco Industrial de Venezuela, Caracas 3,955	New York	A	68.0	406.4	218.9		A	235.4	368.5	13.1	
	Miami	A	10.9	60.4	1.1		A	33.6	64.9	3.3	
		2	78.9	466.8	220.0	11.8%	2	269.0	433.4	16.4	10.6%
Banco Latino, Caracas 1,428 (n)	Miami	E	12.7	32.1	23.2	2.2%	E	----	----	----	----
Banco Mercantil y Agricola, Caracas 2,622	Miami	A	0.0	11.4	8.2	0.4%	A	----	----	----	----
Banco Union, Caracas (v) 2,478	New York (HS)	C	38.4	187.9	158.2		C	41.0	133.2	114.0	
	New York (z)	B	23.2	38.9	1.7		B	20.1	40.7	2.2	
	Miami (v)	E	3.6	34.3	31.3		E	1.3	15.2	12.5	
		3	61.6	226.8	159.9	9.2%	3	61.1	173.9	116.2	6.9%
YUGOSLAVIA											
Jugobanka-United Bank, Belgrade 8,587	New York	A	22.5	209.3	193.2	2.4%	A	26.7	148.1	106.3	1.6%
Udrezena Beogradska Banka, Belgrade 12,658	New York (HS)	B	7.9	67.5	64.5	2.3%	B	----	----	----	----
FOREIGN BANK GROUPS											
American Scandinavia Group (See New York Investment Co. Listing)	New York	I	184.3	293.9	1.6	----	I	73.8	169.1	0.6	---
Asia International Bank (See U.S. Commercial Bank Sub. Listing)	New York	C	2.9	31.0	19.8	----	C	N.A.	29.8	17.5	---
Audi Group (See U.S. Commercial Bank Sub. Listing)	New York	C	0.0	20.7	1.1	----	C	-----	-----	-----	----
Century Bank (See U.S. Commercial Bank Sub. Listing)	Los Angeles	C	14.4	74.9	70.2	----	C	-----	-----	-----	----
European-American Group (See New York Investment Co. Listing)	New York	C	2,426.1	6,203.6	4,307.3		C	1,721.5	4,871.8	3,695.0	
	New York	I	234.6	917.4	273.9		I	306.3	1,234.6	121.0	
	Los Angeles (v)	EB	1.7	7.2	1.9		EB	-----	-----	-----	
	Miami (v)	E	0.2	14.2	0.8		E	0.0	17.9	8.6	
	Chicago (v)	E	0.0	0.4	0.0		E	-----	-----	-----	
		5	2,660.7	7,121.0	4,581.2	----	3	2027.8	6,106.4	3,816.0	----
Nordic American Banking Corp (See New York Investment Co. Listing)	New York	I	201.7	283.2	46.7		I	233.9	307.5	87.2	----

(a)-Countries are listed alphabetically. Within a country, parent banks are listed alphabetically. For banks with more than one U.S. office, offices are arranged by size of commercial & industrial loans oustanding on June 30, 1983. Also, for banks with more than one U.S. office, data for the U.S. offices are totaled and shown below the line. Average assets and deposits for June are used for branches, agencies, and Edge banks, while June 30 data are used for commercial banks and investment companies. (b)-Or latest 1982 yearend. (c)-Ratio represents the June assets of the bank's U.S. office(s) to the bank's total worldwide assets the previous yearend. (d)-Parent's asset data are as of Sept. 30, 1982. (e)-Parent's asset data are as of June 30, 1982. (f)-New York branch data for June 30, 1982 are combined data for the former National Bank of Australasia and the Commercial Banking Co. of Sydney branch. (g)-Opened additional New York branch between June 30, 1982 and June 30, 1983. (h)-Opened in January 1982. Has an agency license, but operates as a rep office. (i)-Data are as of Dec. 31, 1982 and are for Deutsche Credit Corp., Bannockburn, Ill. (j)—Opened after June 30, 1983. (k)—In Nov. 1983, Federal Reserve Board approved the application of Allied Irish to become a bank holding company in the U.S. through the purchase of 1.8 million shares, or 35%, of the 5.2 million shares outstanding of First Maryland Bancorp., Baltimore. (l)—In Dec. 1983, Federal Reserve Board allowed Fuji Bank to acquire Walter E. Heller & Co., Chicago, a large commercial finance company. (m)—Assets as of December, 1980. (n)—Assets as of December, 1981. (o)—Deposits as of Dec. 31, 1982. Ratio is based on U.S. deposits to total deposits. (p)—Parent's asset data as of March 31, 1982. (q)—Converted from agency in May 1983. (r)—1982 data are combined for two New York branches. (t)—Does not include borrowing from affiliates, which for some branches and agencies are a major funding source. (u)—Also owns portions of European American Bank & Trust Co., New York, a commercial bank, and European American Banking Corp., a New York investment company. (v)-Edge data excluded from total because it is reported in the consolidated figures shown for the commercial bank subsidiary. (w)-Closed office. Date closed unknown. (x)-Data are for Barclays American Corp., a finance company. Data are for 12/31/82 (instead of 6/30/83) and 12/30/81 (instead of 6/30/82). (z)—Licensed as an agency but considered a branch by the Federal Reserve Board. (HS)—City is in the foreign bank's "home state." N.A.—Not available.

(‡)-In Feb. 1984, the bank became the largest individual shareholder in New Mexico Banquest Investors Corp., Santa Fe, a bank holding company for the following three banks: First National Bank, Santa Fe; First State Bank, Taos; and Banquest National Bank Albuquerque. Banco de Vizcaya owns 48% of this $275 million-asset holding company.

Source of branch and agency data: Federal Reserve Board's report of assets and liabilities of U.S. branches and agencies of foreign banks for June 30, 1982. Commercial bank data for June 30, 1983, provided by Carner and Associates, Springfield, Mo., from Federal Reserve Board call report computer tapes.

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Appellate Ruling On Definition Of Bank Irks Fed

Counsel Says Decision Conflicts With Precedent, Congress' Intent

By BART FRAUST

NEW YORK — An appeals court decision last week overturning one part of the Federal Reserve Board's new definition of a bank came under attack Friday from the Fed's top attorney.

In a telephone interview, Michael A. Bradfield, general counsel to the Federal Reserve Board, said the ruling in the "Beehive Case" — handed down by the United States Court of Appeals for the 10th Circuit in Denver — is inconsistent with both congressional intent and prior court decisions.

Specifically, the appeals court ruled that negotiable order of withdrawal (NOW) accounts — checklike instruments that pay interest — are not demand deposits.

"If this decision sticks, it will mean that the 50 or 60 'nonbank banks' that already exist would be free to do almost everything banks can do," Mr. Bradfield said.

"You can't say it's a nonbank bank anymore," he added. "You would have to coin a new term, the 'bank nonbank bank.'

"[These institutions] can even get billions of dollars in brokered deposits and still not be subject to the Bank Holding Company Act," he said.

The Fed counsel said the Fed will petition for a rehearing before the full appeals court. Last week's decision was made by Judge Oliver Seth of the appeals court.

If that move fails, the Fed may ask the United States solicitor general to petition the U.S. Supreme Court to hear the case.

Judge Seth's ruling overturned a March 1982 Federal Reserve Board decision on an application by First Bancorp., a Salt Lake City bank holding

➳ Fed: Page 9

The Nation's Smallest 100

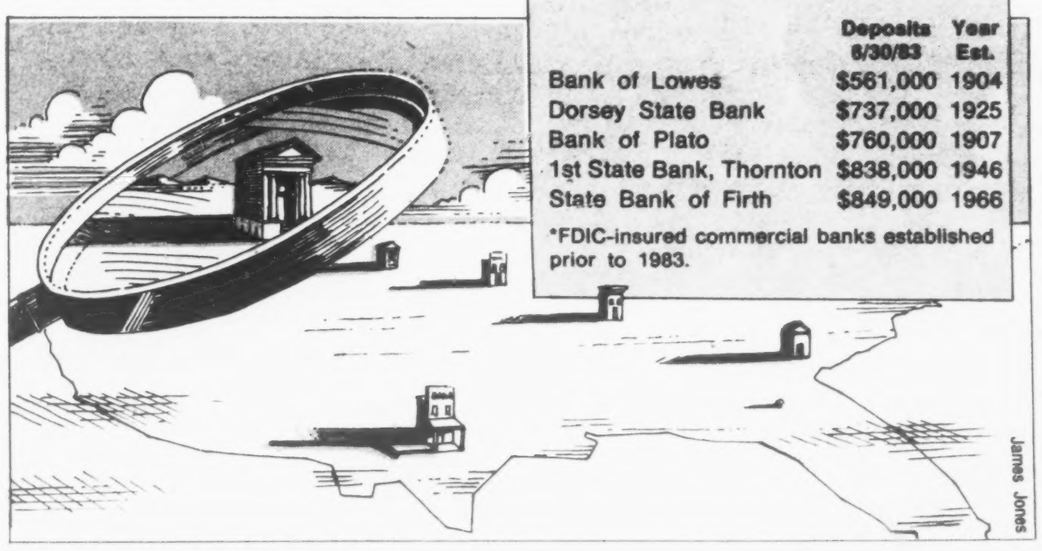
They Do Big Business In Small Communities Like Spearfish, S.D.

By KENNETH J. HICKS

NEW YORK — If all the deposits of the 100 smallest insured commercial banks were added together, they would total $151.7 million — an amount that would rank a single bank between 1,045 and 1,050 on a list of the nation's largest.

The 100 Smallest Insured Banks, Page 6

This is one of the gleanings from the American Banker's brand new listing — the 100 smallest insured commercial banks, ranked in ascending order, published in today's edition. The listing is based on June 30, 1983, data.



The Nation's Smallest Banks*

	Deposits 6/30/83	Year Est.
Bank of Lowes	$561,000	1904
Dorsey State Bank	$737,000	1925
Bank of Plato	$760,000	1907
1st State Bank, Thornton	$838,000	1946
State Bank of Firth	$849,000	1966

*FDIC-insured commercial banks established prior to 1983.

The average small bank has $1.5 million in deposits, $2.8 million in assets, and $754,530 in loans. It tends to be a family-owned organization, and it is the only show in town. It is usually located somewhere in the central part of the United States, and it serves a particular market segment.

Of the 100 banks listed, 48 started operations within the past two years, which accounts for the average small bank's loss of $15,000 for the first half of 1983. Though there is no rule of thumb, it can take a bank two or three years before it starts showing a profit.

The smallest bank in the United States — No. 1 on the American

➳ Smallest: Page 18

Governments: Big New Market for Cash Management

By ROBERT M. GARSSON

NEW YORK — Almost overnight, a new market is developing for cash management services as federal, state, and local governments begin seeking treasury management products.

How much money is at stake is anyone's guess. But nobody doubts that the market is very large.

"You're talking about a trillion dollars a year in federal funds that go through banks," said Marshall Sokol, a White Plains, N.Y., cash management consultant who sponsors an annual conference on government cash management.

This year's conference, the sixth in the series, ended last week in Alexandria, Va. — just a stone's throw across the Potomac from the huge federal market that cash management banks would like to begin carving up.

Government's Cash Manager, Page 20

"If you look at even the smallest state, it's equal to a midsize Fortune 500 company," added Mr. Sokol. Add to that the cities and towns that are interested in profiting from their cash flows, "and you're dealing with a couple of trillion dollars in cash flow in the course of the year," he said.

Because the market ranges from the federal government at one end to small municipalities at the other, banks as small as $50 million in deposits can offer some level of government cash management service, Mr. Sokol said.

Basic products would include lockboxes, account reconciliation, balance reporting, and other information services that banks can easily provide with only a modest data processing investment. "The technology has become so inexpensive and so cost-effective that it is really just a question of how quickly banks are going to

➳ Government: Page 16

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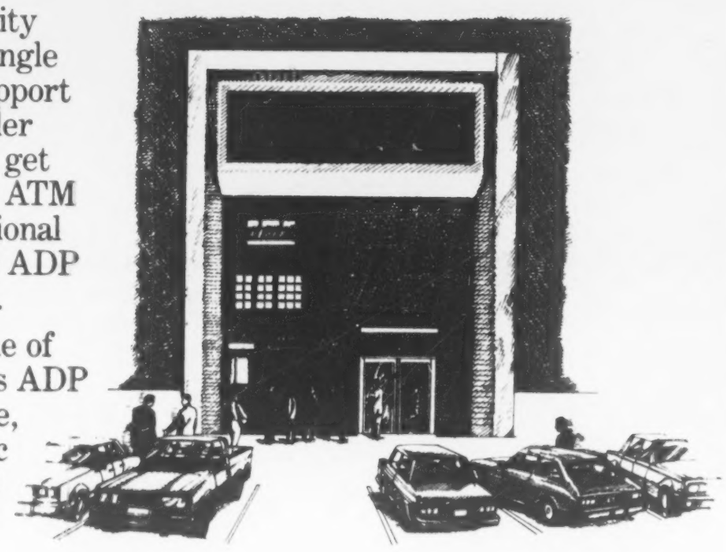

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The 100 Smallest Insured Commercial Banks in the United States(a)

Based on Total Deposits on June 30, 1983

(Dollar Amounts in Thousands)

Small Bank Rank	Name of Bank, City, State	June 30, 1983 Total Deposits	Total Assets	Total Equity Capital	Total Loans Net	Net Op. Income First Half 1983 (b)	Profitability Ratios (c) (%) R.o.A	(%) R.o.E.	5-Year Growth in Dep. (%)	Year Estab-lished
1	Independent State Bank of Ohio, Columbus	121	2,003	1,448	0	—7	—0.70	—0.97	N/A	1983
2	Mountain Plains Bank, Spearfish, S.D.	287	1,241	953	125	—46	—7.41	—9.65	N/A	1983
3	First State Bank, Woodson, Tex.	502	1,344	839	158	13	1.93	3.10	N/A	1983
4	Bank of Lowes, Ky.	561	857	296	276	14	3.39	10.00	—5.08	1904
5	Valley National Bank, Loveland, Colo.	587	1,524	937	17	—5	—0.66	—1.07	N/A	1983
6	United American Bank, Westminster, Calif.	632	3,052	2,419	6	—371	—24.31	—30.67	N/A	1983
7	Somerset National Bank, Tex.	636	2,056	1,415	374	—2	—0.19	—0.28	N/A	1983
8	California City Bank NA, Orange	699	5,151	4,452	0	—48	—1.86	—2.16	N/A	1983
9	Dorsey State Bank, Abbeville, Ga.	737	956	219	293	1	0.20	0.89	—12.16	1925
10	Bank of Plato, Mo.	760	952	192	120	7	1.44	7.65	—18.89	1907
11	First National Bank of Holcomb, Kan.	810	1,741	926	39	—76	—8.73	—16.41	N/A	1983
12	Bank of Grand Junction, Colo.	820	1,774	952	275	—48	—5.41	—10.08	N/A	1983
13	First State Bank, Thornton, Tex.	838	1,006	168	426	11	2.16	13.92	+30.94	1946
14	State Bank of Firth, Neb.	849	1,108	259	539	14	2.60	10.73	—0.35	1966
15	Tennessee Bank & Trust Co., Millington	887	2,499	1,595	104	—5	—0.40	—0.63	N/A	1983
16	Atlantic National Bank of Florida, Orange Park	891	2,430	1,516	7	16	1.32	2.11	N/A	1983
17	Bank of Glenpool, Okla.	908	2,059	1,146	350	—55	—5.34	—9.60	N/A	1983
18	Frenchman Valley Bank, Palisade, Neb.	959	1,134	175	785	17	2.91	19.54	—29.17	1887
19	Heritage International Bank, Bethesda, Md.	1,025	4,354	3,287	55	—2	—0.09	—0.12	N/A	1983
20	Metropolitan National Bank-San Antonio, Tex.	1,040	2,952	1,901	322	—4	—0.27	—0.42	N/A	1983
21	Bank of Iredell, Statesville, N.C.	1,044	3,125	2,056	308	—33	—2.11	—3.21	N/A	1983
22	Fourth Bank of Garden City NA, Kan.	1,061	2,208	932	618	—42	—3.80	—9.01	N/A	1983
23	Ashton State Bank, Neb.	1,105	1,574	469	621	31	4.18	13.69	+2.22	1908
24	Bank Audi, New York	1,128	20,722	17,503	59	3	0.03	0.03	N/A	1983
25	Stone Oak National Bank, San Antonio, Tex.	1,133	3,542	2,408	404	8	0.45	0.66	N/A	1983
26	Peoples State Bank, Meeker, Colo.	1,144	2,101	938	1,045	—122	—11.61	—26.01	N/A	1983
27	Platte Center Bank, Neb.	1,156	1,336	177	637	20	3.30	23.53	—0.77	1944
28	Bank of Hunnewell, Mo.	1,160	1,519	359	1,027	31	3.94	18.34	—20.87	1928
29	Lincoln Bank of N.C., Lincolnton	1,162	2,740	1,566	366	—19	—1.39	—2.43	N/A	1983
30	State Bank of Du Bois, Neb.	1,179	1,499	320	375	25	3.17	16.39	—33.99	1886
31	Alpine Bank, Eagle, Colo.	1,186	1,925	733	806	—26	—2.70	—2.09	N/A	1983
32	Newport State Bank, Ore.	1,221	3,629	2,226	555	—24	—1.32	—2.16	N/A	1983
33	First National Bank of Lake City, Colo.	1,241	1,902	660	428	—6	—0.63	—1.82	N/A	1983
34	Security State Bank, Sumner, Neb.	1,243	1,787	542	706	46	5.02	17.76	—21.48	1893
35	Deepwater State Bank, Mo.	1,302	1,585	283	695	18	2.25	12.81	—12.85	1906
36	First State Bank of Dwight, Neb.	1,319	1,838	504	1,155	3	0.33	1.19	N/A	1982
37	State Bank of Liberty, Neb.	1,323	1,519	194	915	22	2.85	23.16	+3.85	1945
38	Farmers Bank, Blairstown, Mo.	1,405	1,811	406	1,056	34	3.81	17.22	—36.97	1895
39	Oakwood State Bank, Tex.	1,411	1,791	376	252	44	4.84	24.04	+5.61	1900
40	Walton State Bank, Kan.	1,449	1,757	273	1,113	8	0.97	5.78	+37.09	1907
41	Western Bank-No. Wilcrest NA, Houston	1,454	3,347	1,892	466	—108	—6.45	—11.42	N/A	1983
42	First State Bank, Portis, Kan.	1,483	1,773	244	1,029	—13	—1.37	—11.45	+85.38	1904
43	Bank of Talmage, Neb.	1,502	2,638	1,130	497	64	4.75	11.82	—9.13	1884
44	Farmers State Bank, Alto Pass, Ill.	1,507	1,793	286	538	9	1.02	6.34	—1.82	1910
45	Provident Bank-Dallas	1,509	3,479	1,961	68	—39	—2.24	—3.98	N/A	1983
46	Asian American National Bank, Houston	1,517	3,845	2,322	749	—178	—9.26	—15.33	N/A	1983
47	Delta State Bank, Elaine, Ark.	1,539	2,459	920	375	26	2.05	5.81	—13.15	1948
48	First National Bank of Parker, Colo.	1,540	2,465	916	868	—49	—3.98	—10.70	N/A	1983
49	Benzie National Bank, Frankfort, Mich.	1,556	2,517	953	425	—137	—10.89	—28.75	N/A	1983
50	D'Hanis State Bank, Tex.	1,591	2,408	817	540	50	4.15	12.85	—24.67	1916
51	Hardin County State Bank, Cave in Rock, Ill.	1,591	2,240	645	765	32	2.74	9.92	—9.76	1903
52	Western Family Bank NA, Carlsbad, Calif.	1,596	4,351	2,747	133	—124	—5.70	—9.03	N/A	1983
53	Morley State Bank, Mich.	1,611	1,821	208	337	4	0.44	3.69	+32.59	1914
54	Rosemount National Bank, Minn.	1,613	2,846	1,227	1,122	—57	—4.01	—9.29	N/A	1982
55	First State Bank of Broward, Sunrise, Fla.	1,626	3,082	1,422	910	—92	—5.97	—12.94	N/A	1982
56	Mission Valley Bank NA, San Clemente, Calif.	1,630	3,744	2,113	0	—16	—0.85	—1.51	N/A	1983
57	Rio Blanco State Bank, Rangely, Colo.	1,643	2,606	954	286	—48	—3.68	—10.06	N/A	1983
58	Severy State Bank, Kan.	1,650	1,922	269	344	30	3.28	22.22	+1.73	1900
59	Bank of Milton-Freewater, Ore.	1,668	3,914	2,223	1,609	—10	—0.51	—0.90	N/A	1982
60	Security State Bank, Ansley, Neb.	1,680	2,215	535	899	11	0.92	4.20	—15.19	1915
61	City Center National Bank, Aurora, Colo.	1,699	2,689	983	1,447	—18	—1.34	—3.66	N/A	1983
62	Oakwood National Bank, Enid, Okla.	1,709	3,506	1,794	796	—68	—3.88	—7.58	N/A	1983
63	Farmers State Bank, Clyman, Wis.	1,714	1,999	285	807	5	0.52	3.66	+18.37	1911
64	Citizens National Bank of Breaux Bridge, La.	1,753	3,584	1,823	1,427	—177	—9.88	—19.42	N/A	1983
65	Valley View Bank, La Crosse, Wis.	1,775	3,096	974	1,757	—2	—0.14	—0.41	N/A	1981
66	Somerville National Bank, Ohio	1,781	2,246	466	1,030	14	1.25	6.15	—19.70	1910
67	Ramona State Bank, Kan.	1,788	2,383	355	1,308	37	3.02	21.96	+64.34	1903
68	Farmers Savings Bank, Struble, Iowa	1,804	2,268	464	684	50	4.37	22.83	+19.31	1908
69	InterFirst Bank Dallas/Fort Worth Freeport NA, Dallas	1,843	3,752	1,873	284	—127	—6.77	—13.56	N/A	1983
70	Cedar Key State Bank, Fla.	1,843	2,302	459	1,091	71	6.60	33.73	—3.91	1912
71	J N Beaty & Co. Bankers, Manzanola, Colo.	1,858	2,344	486	1,335	1	0.09	0.40	+3.97	1897
72	Farmers State Bank of Simpson, Kan.	1,908	2,090	144	977	1	0.10	1.34	+37.86	1894
73	Century Bank North, Denver	1,947	3,408	1,433	2,470	11	0.75	1.55	N/A	1982
74	Commerce National Bank, City of Commerce, Calif.	1,968	5,662	3,675	1,021	—18	—0.64	—0.98	N/A	1983
75	Bank of New Jersey NA, Moorestown	1,986	3,096	1,010	1	2	0.10	0.38	N/A	1981
76	Bank of Seligman, Mo.	1,997	2,226	229	416	8	0.79	7.41	+36.69	1906
77	Liberty State Bank, Colorado Springs	2,037	2,900	839	1,630	—46	—3.97	—10.97	N/A	1982
78	Olympic National Bank, Los Angeles	2,053	8,400	5,197	1,020	—34	—0.81	—1.31	N/A	1983
79	State Bank of Table Rock, Neb.	2,083	2,854	771	926	63	4.76	17.60	—9.67	1885
80	Western Security Bank, Phoenix, Ariz.	2,087	3,932	1,845	1,213	—66	—3.36	—7.15	N/A	1983
81	Bank of Southern Colorado, Pueblo West	2,099	2,733	544	1,471	—12	—1.01	—4.23	N/A	1982
82	Lake Country National Bank, Burnet, Tex.	2,100	3,489	1,370	1,211	—30	—1.72	—4.38	N/A	1983
83	West Point Bank, Ky.	2,108	2,600	492	894	36	2.82	15.29	—9.02	1914
84	Bank of Sidney, Ark.	2,112	2,613	499	458	59	4.94	24.79	N.A.	1912
85	First National Bank of Lipan, Tex.	2,122	2,513	374	1,209	31	2.45	17.08	—8.65	1907
86	First National Bank of Skiatook, Okla.	2,135	3,286	1,143	1,285	—93	—5.66	—16.27	N/A	1983
87	State Bank of Plevna, Kan.	2,153	2,499	345	666	17	1.43	10.21	+25.91	1900
88	First Wyoming Bank NA, Green River	2,166	3,152	942	980	—13	—1.17	—2.72	N/A	1982
89	Mayfield State Bank, Kan.	2,168	2,607	389	1,181	35	2.57	18.67	+23.32	1908
90	Bank of Leeton, Mo.	2,169	3,212	1,043	1,078	57	3.52	11.33	—1.86	1896
91	Alpine Bank, Glenwood Springs, Colo.	2,181	2,921	719	1,487	—53	—3.63	—14.74	N/A	1983
92	Renville County State Bank, Minn.	2,182	3,154	938	2,110	—17	—1.45	—3.52	N/A	1982
93	Central Bank of Chapel Hills NA, Colorado Springs	2,212	3,265	952	2,723	—47	—2.88	—9.87	N/A	1983
94	Erhard State Bank, Minn.	2,221	2,564	343	1,440	23	1.86	13.86	+13.55	1913
95	Merchants Bank, Bolton, Miss.	2,227	2,639	412	550	46	3.00	22.60	—34.58	1910
96	Peoples State Bank, Thompson, Iowa	2,230	2,579	343	1,812	24	1.81	14.24	—9.57	1933
97	American National Bank of Duncan, Okla.	2,244	3,678	1,402	493	—98	—5.33	—13.98	N/A	1983
98	Montana Bank of Livingston	2,250	3,179	917	1,986	—34	—2.14	—7.42	N/A	1982
99	Jones County Bank, Haddock, Ga.	2,263	2,469	206	944	19	1.55	16.59	+25.72	1905
100	Farmers State Bank, Ypsilanti, N.D.	2,267	2,974	707	463	43	2.88	12.41	—20.20	1909

(a)—Based on the Report of Condition or Call Report submitted by banks to the federal regulators. Excludes trust companies. (b)—Net operating income is income after taxes but before securities transactions. (c)—Based on net operating income for the first half of 1983 on an annualized basis. R.o.A. is the return on average assets and R.o.E. is the return on average equity capital. N/A— Not applicable. N.A.— Not available.

Data Source: Provided by Carner and Associates, Springfield, Mo.

Dallas Developer Acquires Control Of Garland Bank

Special to the American Banker

DALLAS — Dallas area condominium developer Danny L. Faulkner, one of 12 persons whose land transactions are under investigation by federal and state authorities, and his son have purchased controlling interest in the First National Bank of Garland.

C. Gary Young, the bank's president, said last week that Mr. Faulkner and his son, Danny L. Faulkner Jr., now own 80% of the bank's stock. The bank, with assets of $21.3 million, was formerly the East Town National Bank.

The senior Faulkner was unavailable for comment. Mr. Young said First National would continue to be a consumer bank and small commercial lender. He noted that the bank's legal lending limit of $285,000 would prohibit it from making large loans for real estate projects similar to the condominium developments on Interstate 30 that bear the Faulkner name.

"We will not have a concentration of credit in any one particular field," Mr. Young said. "We are diversified in all our consumer and commercial lending."

Mr. Faulkner is a multimillionaire developer and philanthropist who dropped out of the sixth grade. He launched his real estate business from his earnings as a contract painter. He is one of at least a dozen persons whose land transactions along I-30 are under investigation by the Texas Savings and Loan Department, the FBI, the Internal Revenue Service, the Federal Home Loan Bank, and other agencies.

The various investigations have focused on more than $500 million in questionable loans for condominium developments centered in, but not limited to, the Lake Ray Hubbard area of east Dallas. Lask week, Mr. Faulkner was named with others in a federal lawsuit brought by one disgruntled investor in the condominium projects.

About 40% of the bank's stock was held by its directors and chairman, Doyle D. Collins, who resigned last month. The younger Faulkner has been named chairman. The Comptroller of the Currency approved the transaction Jan. 12. No purchase price was disclosed.

First National is located on I-30 in the Faulkner 30 Shopping Center, also owned by the Faulkners.

The only independent bank in Garland, First National has experienced substantial growth in assets and deposits. Total assets of $21.3 million are up from $8.89 million a year ago. Likewise, deposits have grown to $18.9 million, up from $6.9 million the year before. ■

Spencer President Of ResourceBank

HOUSTON — Barry B. Spencer has been appointed president of ResourceBank.

He was formerly executive vice president/operations with Commercial State Bank in Houston. Mr. Spencer was with Commercial State for three years.

Maries County Bancorp

ST. LOUIS — The Federal Reserve Bank of St. Louis has approved the application by of Maries County Bancorp Inc., Vienna, Mo., to become a bank holding company by acquiring Maries County Bank, Vienna, and Belle State Ba, Belle, Mo. ■

Assets of Smallest Total $278.4 Million

Continued from page 1

Banker listing — is Independent State Bank of Ohio, in Columbus, with $121,000 in deposits. Independent State is a bit of an anomaly in that it is a correspondent or "banker's bank." As such, it maintains an account relationship with other Ohio banks or it provides an exchange service, such as check collection, for these banks. Independent State opened in May 1983 and reported a loss of $7,000.

Of the banks that have been doing business for at least five years, the smallest is the Bank of Lowes, in Kentucky, an independent state-chartered bank that has $561,000 in deposits. The family-owned bank's primary business is small and personal loans. The bank, which ranks fourth in the listing, earned $14,000 and had a return on assets of 3.39%.

The Bank of Lowes is located in Graves County, a rural community near the Kentucky-Ohio border. Like some of the other established small banks, it has not used the deregulation of the banking industry to offer any new types of accounts. In fact, the bank does not even offer interest on its passbook accounts — a big bank's dream.

2d Smallest in Spearfish, S.D.

The second smallest bank is Mountain Plains Bank, Spearfish, S.D., with $287,000 in deposits; third smallest is First State Bank, Woodson, Tex., which had $502,000 in deposits; and fifth smallest is Valley National Bank, Loveland, Colo., which reported deposits of $587,000. All three banks began operations in 1983.

As of yearend 1982, there were 14,375 commercial banks in the United States; 375 of these were new. Texas, with 82, Colorado, with 47, and Florida, with 33, led all other states in new bank startups. More than 9,000 of these banks have deposits of less than $39 million. So the smaller bank is still more the rule than the exception.

The banks in today's listing may be the smallest, but they say they have little fear of competition from or acquisition drives by big banks. Representatives of these small 100 banks say that community banking will survive the current merger fervor mainly because they either have the full support of their respective communities or they can provide the very special personal service their customers want.

Betty Cannon, president of Cedar Key State Bank, Cedar Key, Fla., chartered in 1912 and 34th on the small-bank list, almost laughs at the thought of her bank being gobbled up by one of the state's larger banks.

Cedar Key, whose primary business is real estate and auto loans, earned $71,000 during the first half of 1983. And the bank had profitability ratios that would make the management of any bank drool — a return on assets of 6.60% and a return on equity of 33.73%. This put the bank on top in all income and profit categories of the smallest 100.

The town of Cedar Key, with a population of about 700, is located on the gulf side of Florida, about 100 miles northwest of Tampa.

The President Talks to the People

Oakwood State Bank is another of the more profitable small banks; it ranks 39th and it first opened in 1900. A spokeswoman for the bank says it will survive because of the community's "respect and confidence" in the bank's president, R.R. Wiley, and because of the high degree of personal service the bank offers.

"When there's a bank holiday," the spokeswoman says, "we call all the merchants to remind them so they can withdraw whatever funds they may need. People can come in and speak with the president, not only about finances but also about legal matters [Mr. Wiley has a law degree] and personal problems."

The bank, the spokeswoman continues, pays special attention to the elderly and handicapped of the community — people who could become victims of a big bank's bureaucracy. "We're not automated. Here, we're on a first-name basis."

The bank was 10th in earnings, reporting $44,000. And it was fourth in return on assets, with 4.84%, and third

➤➤ Smallest: Page 19

Fed Extends Comment Period for 3 Proposals

Washington Bureau

WASHINGTON — The Federal Reserve Board has extended until March 30 the comment period for three proposals involving Regulation E (electronic funds transfer) and Regulation Z (truth in lending). The proposals are:

- An amendment to Regulation E regarding its application in point-of-sale transactions and the update to the official staff commentary.
- An amendment to Regulation Z clarifying that all credit cards are covered by the rules concerning the issuance of credit cards and the limits of cardholder liability for unauthorized charges.
- A proposed staff interpretation regarding the scope of the securities exemption under Regulation Z. ■

Florida Commercial Rejects Sun Bid

Special to the American Banker

MIAMI — The board of Florida Commercial Banks Inc., Miami, has rejected an $85 million takeover offer by Sun Banks Inc., Orlando.

After the announcement Friday, Florida Commercial's principal stockholder served notice that he plans to call a special meeting of shareholders to overturn the board's decision. The shareholder, Hugh F. Culverhouse Sr., said earlier last week that he supported the Sun Banks proposal and that if it didn't go through, he would seek to take over the company.

"I think the board made a mistake," said Hugh F. Culverhouse Jr., a Miami attorney who represents his father. The senior Mr. Culverhouse, a Tampa lawyer and owner of the Tampa Bay Buccaneers football team, controls 19.8% of Florida Commercial's 3.2 million shares.

Mr. Culverhouse Jr., who owns less than 1% of the company's shares, said he and his father would act "I guess forthwith" to summon the shareholders.

"I would especially think they made a mistake if they failed to even sit down with Sun Bank to discuss it," Mr. Culverhouse Jr. said. "I would think it would be a violation of their fiduciary duty not to explore it. That's a fairly cavalier stand for a group of 12 men to make when there are hundreds of shareholders. How do they know what they [the shareholders] want?"

He said that he stands by his statement earlier last week that "if the bank doesn't go for it [Florida Commercial], the Culverhouses will go for it." He and his father applied to the Federal Reserve Board, prior to Sun's offer, for permission to acquire up to 51% of the company's shares.

Mr. Culverhouse said Friday that he was determined "that the company remained an independent banking group in southern Florida."

Joseph W. Armaly, chairman and president of Florida Commercial, said, "We believe that the Sun proposal would not have been in the best interests of the company, its shareholders, or employees. We continue to believe that their interests can best be served by continuing on our present course of emphasizing internal growth in our rapidly expanding markets and by providing to our customers the best service we can."

Sun's offer was for $85.9 million in cash and stock for the six-bank chain that operates in Dade, Broward, and Palm Beach counties on Florida's southeast coast. Sun, which acquired Flagship Banks Inc., Miami, last month, now is Florida's second largest bank holding company. It is headquartered in Orlando.

Florida Commercial at yearend had $717.5 million in assets and $649.2 million in deposits. Sun had assets of $8.9 billion and deposits of $7.2 billion. ■

Government . . .

Continued from page 16

tion says we can't write a check until there is money in the account," said F. Arnold Schuler, California's deputy state comptroller.

Health and Human Services agreed to move money in advance, but it wanted to charge California interest, Mr. Schuler recalled. It would not agree, however, to pay interest to California on money the state borrowed to fund disbursements in advance of the federal grant.

"We just told them at that point that all bets were off and we weren't going to pay any interest," Mr. Schuler said.

Finally, a memorandum of understanding was reached by the federal government and a number of states affected by the drawdown provision. That memorandum called for a pilot program (which began in January) in which monies would be drawn upon only as needed and each party would be compensated when it advanced funds ahead of time.

"The federal government is entitled to interest when it pays us money in advance," Mr. Schuler said. "And we are entitled to interest when we have to pay out money ahead of time."

There are only two problems, however. One is a technical consideration: How to calculate the interest expense incurred by the state government, which borrows in tax-free markets.

The second is more troublesome. "There is no appropriation account designated by Congress for that kind [interest reimbursement] of payment," said Russell D. Morris, assistant commissioner for banking and cash management in Treasury's Bureau of Government Financial Operations.

"The ideal situation is for neither party to have to make interest payments," he added. ■